

State of Missouri Consolidated Plan FY 2008-2012

24 CFR Part 91
Consolidated Submissions for Community Planning and
Development Programs

Prepared By:
The Department of Economic Development

In coordination with:
Missouri Housing Development Commission
Department of Social Services
Department of Health and Senior Services

April 2008

2008-2012 Consolidated Plan
State of Missouri

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Executive Summary

In 1995, the Consolidated Plan became the single planning document for all funds received by the State from the U.S. Department of Housing and Urban Development (HUD). These funds represent four major programs administered by the State of Missouri by four separate agencies:

- Community Development Block Grant – Department of Economic Development
- HOME Investment Partnerships Program – Missouri Housing Development Commission
- Emergency Shelter Grant – Department of Social Services
- Housing Opportunities for Persons With AIDS – Department of Health & Senior Services

The Department of Economic Development is the designated lead agency for the Missouri Consolidated Plan and Action Plan.

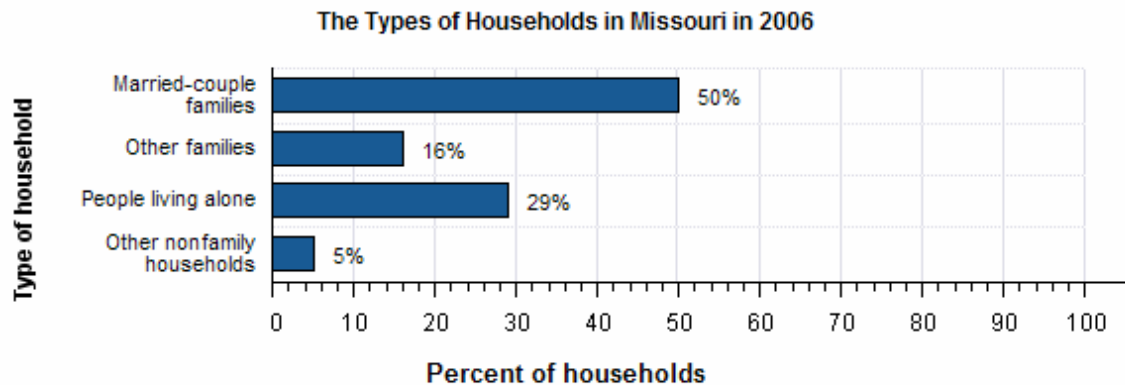
The State chose a five-year planning period, and this Consolidated Plan for FY2008 – FY2012 will be published in February 2008. In addition to the Consolidated Plan, the State will also publish an annual Action Plan, first in draft format to allow for public review and comment; then a final Action Plan is published and submitted to HUD, usually on or about February 1st.

The State's housing, community development, and economic development needs are outlined in the Consolidated Plan; the intended uses that are described in the Action Plan are designed to address those needs. The Consolidated Plan also contains information relevant to lead-based paint, project monitoring, citizen participation, fair housing, and performance measures.

The State's performance measures methodology is described in the Performance Measures section of this plan, and the accompanying table lists the indicators to be measured during this five year period. The outcomes that the State seeks to address with these programs are: availability/accessibility of decent housing, affordability of decent housing, availability/accessibility of suitable living environment, affordability of decent living environment, sustainability of suitable living environment, and availability/accessibility of economic opportunity. All of the programs have at least one outcome to achieve.

HOUSEHOLDS AND FAMILIES: In 2006 there were 2.3 million households in Missouri. The average household size was 2.5 people.

Families made up 66 percent of the households in Missouri. This figure includes both married-couple families (50 percent) and other families (16 percent). Nonfamily households made up 34 percent of all households in Missouri. Most of the nonfamily households were people living alone, but some were composed of people living in households in which no one was related to the householder.

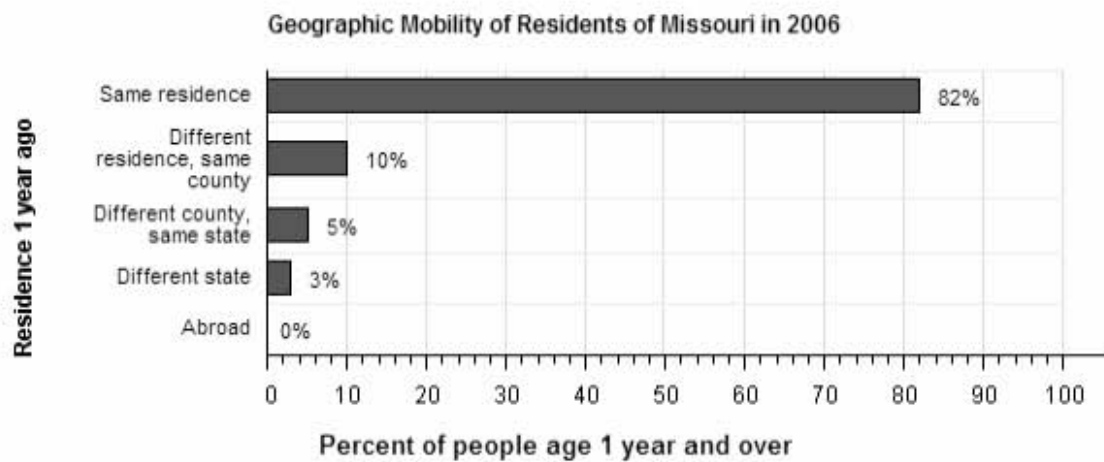


Source: American Community Survey, 2006

NATIVITY AND LANGUAGE: Three percent of the people living in Missouri in 2006 were foreign born. Ninety-seven percent was native , including 66 percent who were born in Missouri.

Among people at least five years old living in Missouri in 2006, 6 percent spoke a language other than English at home. Of those speaking a language other than English at home, 42 percent spoke Spanish and 58 percent spoke some other language; 37 percent reported that they did not speak English "very well."

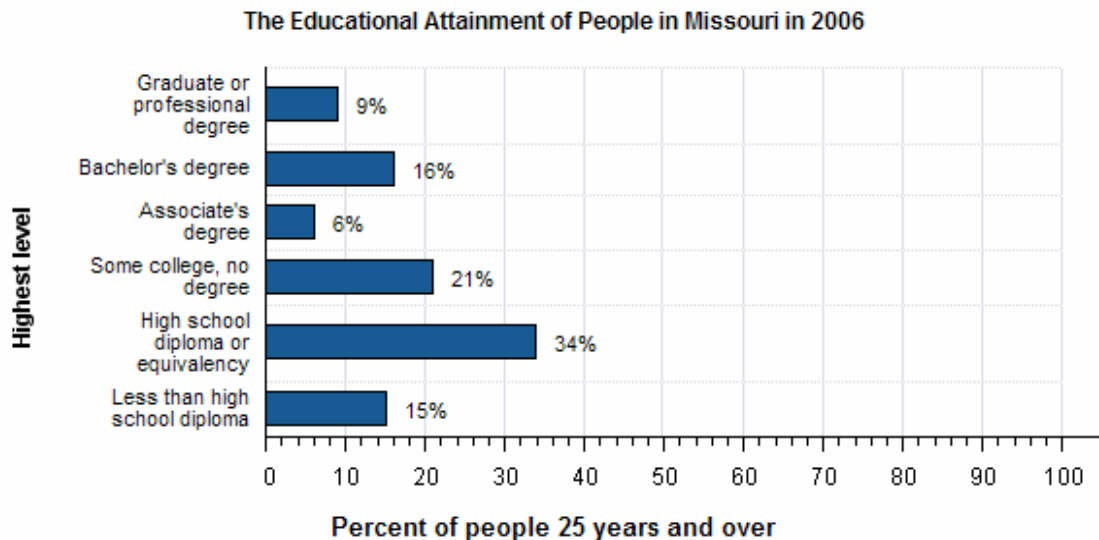
GEOGRAPHIC MOBILITY: In 2006, 82 percent of the people at least one year old living in Missouri were living in the same residence one year earlier; 10 percent had moved during the past year from another residence in the same county, 5 percent from another county in the same state, 3 percent from another state, and less than 0.5 percent from abroad.



Source: American Community Survey, 2006

EDUCATION: In 2006, 85 percent of people 25 years and over had at least graduated from high school and 24 percent had a bachelor's degree or higher. Fifteen percent were dropouts; they were not enrolled in school and had not graduated from high school.

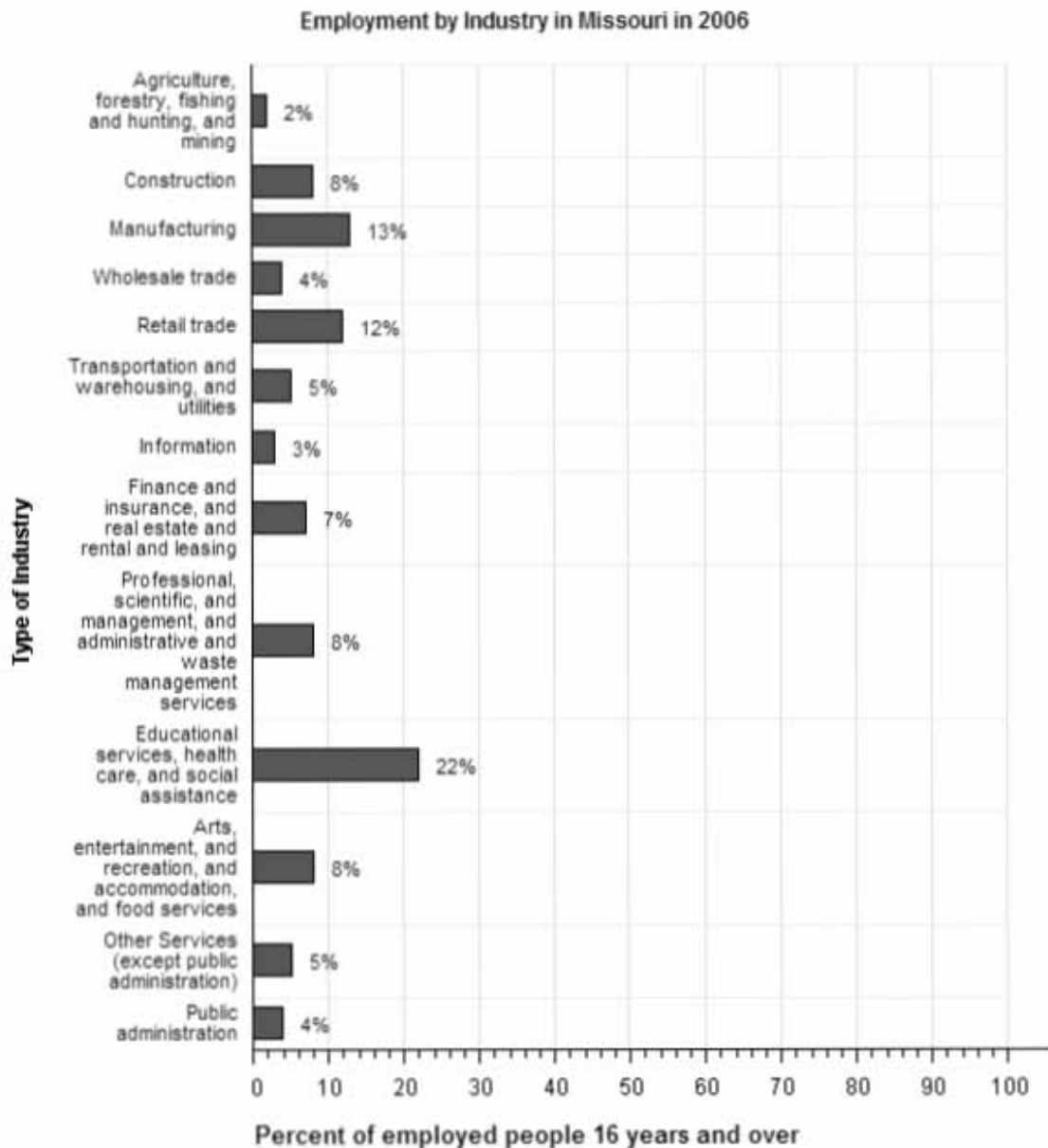
The total school enrollment in Missouri was 1.5 million in 2006. Nursery school and kindergarten enrollment was 174,000 and elementary or high school enrollment was 953,000 children. College or graduate school enrollment was 368,000.



Source: American Community Survey, 2006

DISABILITY: In Missouri, among people at least five years old in 2006, 17 percent reported a disability. The likelihood of having a disability varied by age - from 7 percent of people 5 to 15 years old, to 14 percent of people 16 to 64 years old, and to 43 percent of those 65 and older.

INDUSTRIES: In 2006, for the employed population 16 years and older, the leading industries in Missouri were Educational services, and health care, and social assistance, 22 percent, and Manufacturing, 13 percent.



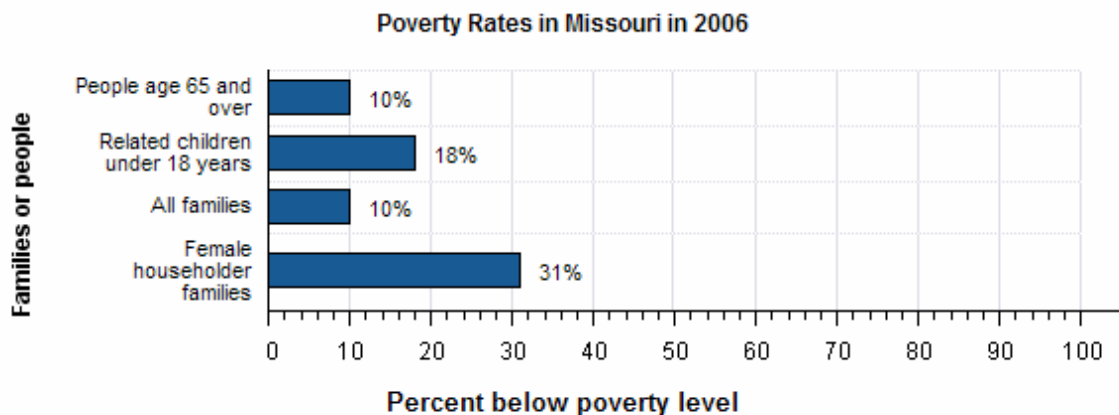
Source: American Community Survey, 2006

OCCUPATIONS AND TYPE OF EMPLOYER: Among the most common occupations were: Management, professional, and related occupations, 32 percent; Sales and office occupations, 27 percent; Service occupations, 17 percent; Production, transportation, and material moving occupations, 14 percent; and Construction, extraction, maintenance and repair occupations, 10 percent. Eighty percent of the people employed were Private wage and salary workers; 13 percent was Federal, state, or local government workers; and 7 percent was Self-employed in own not incorporated business workers.

TRAVEL TO WORK: Eighty-one percent of Missouri workers drove to work alone in 2006, 10 percent carpoolled, 1 percent took public transportation, and 3 percent used other means. The remaining 4 percent worked at home. Among those who commuted to work, it took them on average 22.9 minutes to get to work.

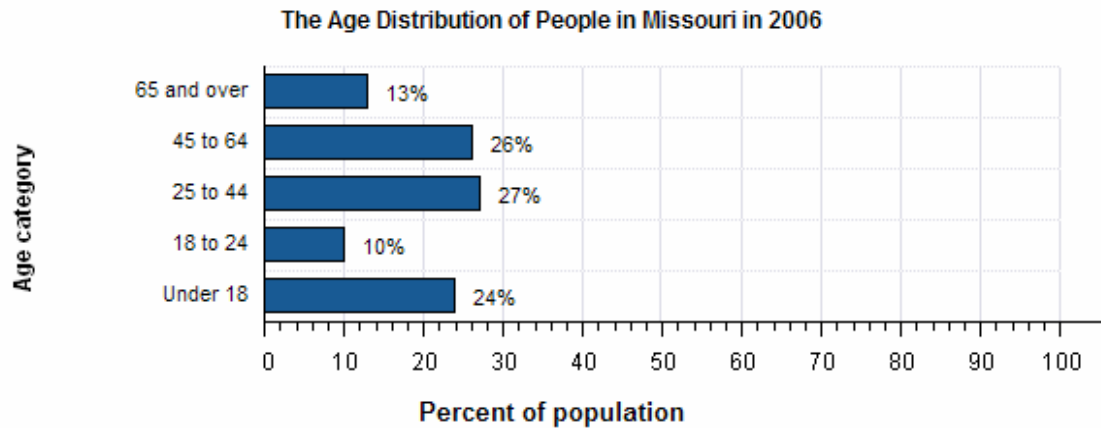
INCOME: The median income of households in Missouri was \$42,841. Seventy-nine percent of the households received earnings and 18 percent received retirement income other than Social Security. Twenty-nine percent of the households received Social Security. The average income from Social Security was \$13,652. These income sources are not mutually exclusive; that is, some households received income from more than one source.

POVERTY AND PARTICIPATION IN GOVERNMENT PROGRAMS: In 2006, 14 percent of people were in poverty. Eighteen percent of related children under 18 were below the poverty level, compared with 10 percent of people 65 years old and over. Ten percent of all families and 31 percent of families with a female householder and no husband present had incomes below the poverty level.



Source: American Community Survey, 2006

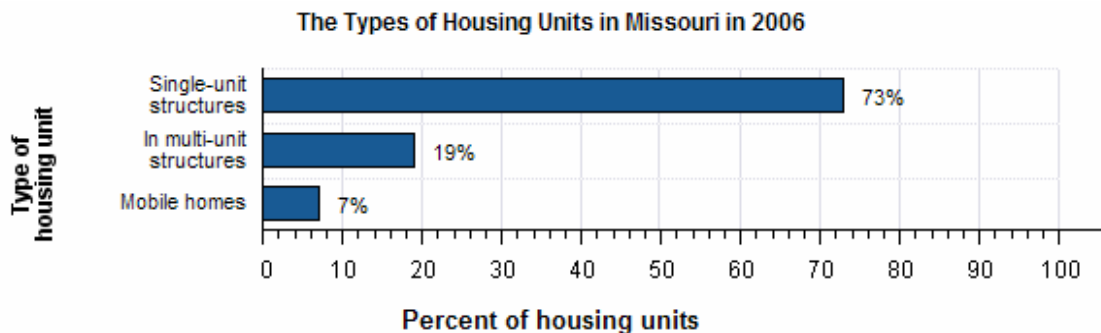
POPULATION OF Missouri: In 2006, Missouri had a total population of 5.8 million - 3.0 million (51 percent) females and 2.9 million (49 percent) males. The median age was 37.2 years. Twenty-four percent of the population was under 18 years and 13 percent was 65 years and older.



Source: American Community Survey, 2006

For people reporting one race alone, 85 percent was White; 12 percent was Black or African American; less than 0.5 percent was American Indian and Alaska Native; 1 percent was Asian; less than 0.5 percent was Native Hawaiian and Other Pacific Islander, and 1 percent was Some other race. Two percent reported Two or more races. Three percent of the people in Missouri was Hispanic. Eighty-three percent of the people in Missouri was White non-Hispanic. People of Hispanic origin may be of any race.

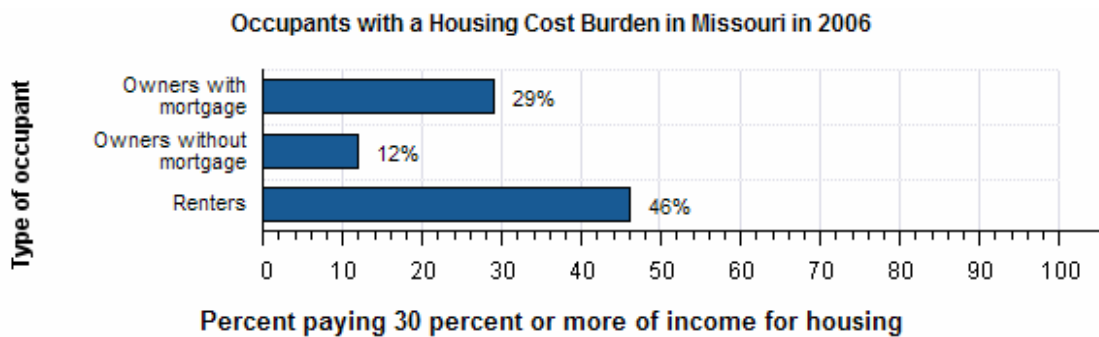
HOUSING CHARACTERISTICS: In 2006, Missouri had a total of 2.6 million housing units, 12 percent of which were vacant. Of the total housing units, 73 percent was in single-unit structures, 19 percent was in multi-unit structures, and 7 percent was mobile homes. Twenty-five percent of the housing units were built since 1990.



Source: American Community Survey, 2006

OCCUPIED HOUSING UNIT CHARACTERISTICS: In 2006, Missouri had 2.3 million occupied housing units - 1.6 million (71 percent) owner occupied and 676,000 (29 percent) renter occupied. Six percent of the households did not have telephone service and 7 percent of the households did not have access to a car, truck, or van for private use. Multi Vehicle households were not rare. Thirty-nine percent had two vehicles and another 21 percent had three or more.

HOUSING COSTS: The median monthly housing costs for mortgaged owners was \$1,097, nonmortgaged owners \$330, and renters \$607. Twenty-nine percent of owners with mortgages, 12 percent of owners without mortgages, and 46 percent of renters in Missouri spent 30 percent or more of household income on housing.



Source: American Community Survey, 2006

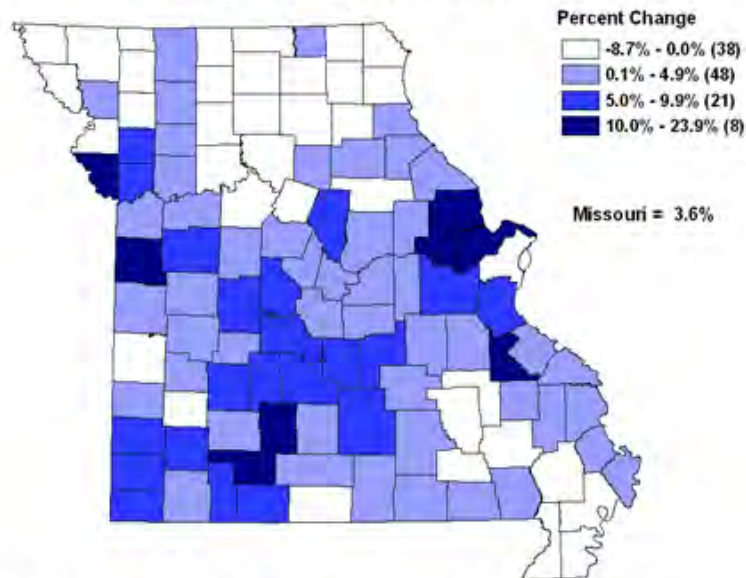
Source: U.S. Census Bureau, 2006 American Community Survey

The U.S. Census Bureau's Population Estimates Program produces the [official population estimates for the nation, states, counties and places, and the official estimates of housing units for states and counties](#). The population and housing characteristics included above are derived from the American Community Survey.

Notes:

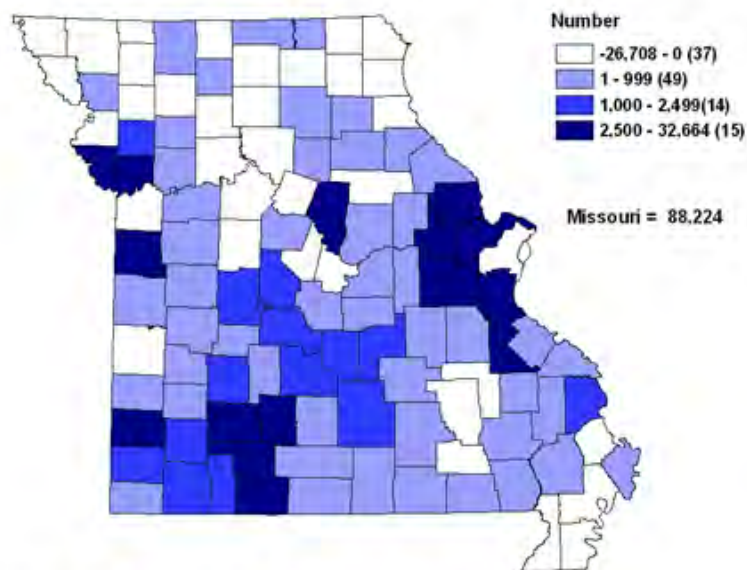
- Detail may not add to totals due to rounding.
- Percentages are based on unrounded numbers.

Percent Change in Missouri Population by County, 2000-2005



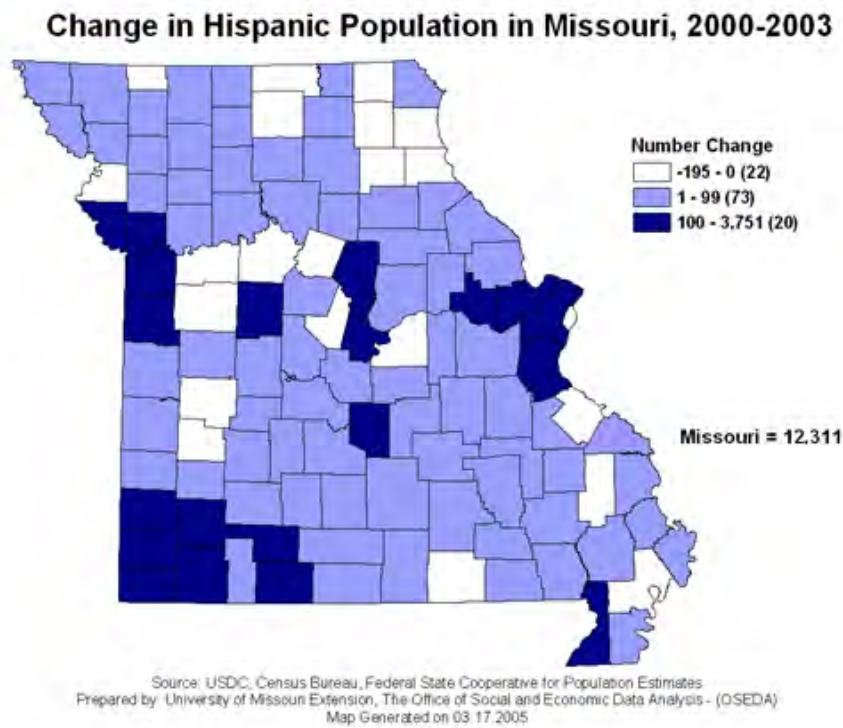
Source: USDC, Bureau of the Census, Federal State Cooperative for Population Estimates
 Prepared by: University of Missouri Extension, Office of Social and Economic Data Analysis - (OSED)
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Net Migration of Missouri Population by County, 2000-2005

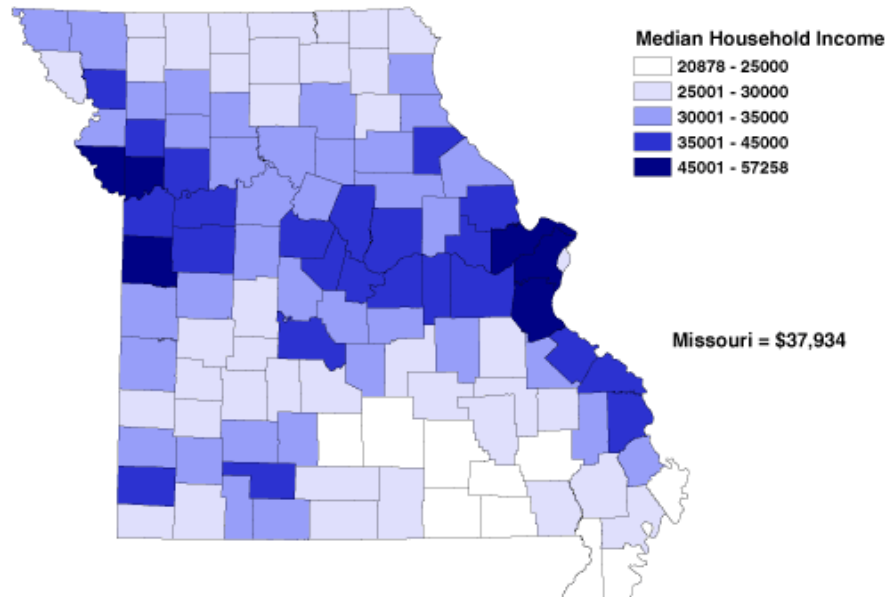


Source: USDC, Bureau of the Census, Federal State Cooperative for Population Estimates
 Prepared by: University of Missouri Extension, Office of Social and Economic Data Analysis - (OSED)
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Missouri's Population by Race and Hispanic Origin, 2000-2003						
	Adjusted Census 2000	2003 Estimates	Change		Percent of Total	
			Number	Percent	2000	2003
Total	5,596,683	5,704,484	107,801	1.9	100.0	100.0
White	4,804,781	4,868,618	63,837	1.3	85.9	85.3
African American	634,766	659,444	24,678	3.9	11.3	11.6
Am. Indian and Alaska Native	25,795	25,834	39	0.2	0.5	0.5
Asian and Pac. Islander	66,405	79,423	13,018	19.6	1.2	1.4
MultiRacial	64,936	71,165	6,229	9.6	1.2	1.2
Ethnicity						
NonHispanic	5,478,066	5,573,556	95,490	1.7	97.9	97.7
Hispanic	118,617	130,928	12,311	10.4	2.1	2.3
NOTE: Hispanic is not a race but can be included in other race categories						
Source: USDC, Bureau of the Census, Federal State Cooperative Program for Population Estimates (FSCPE)						
Prepared by: University of Missouri Extension, Office of Social and Economic Data Analysis (OSED)						
Table formatted on 05October2004 by excel setup--morace_2000_2003.xls						

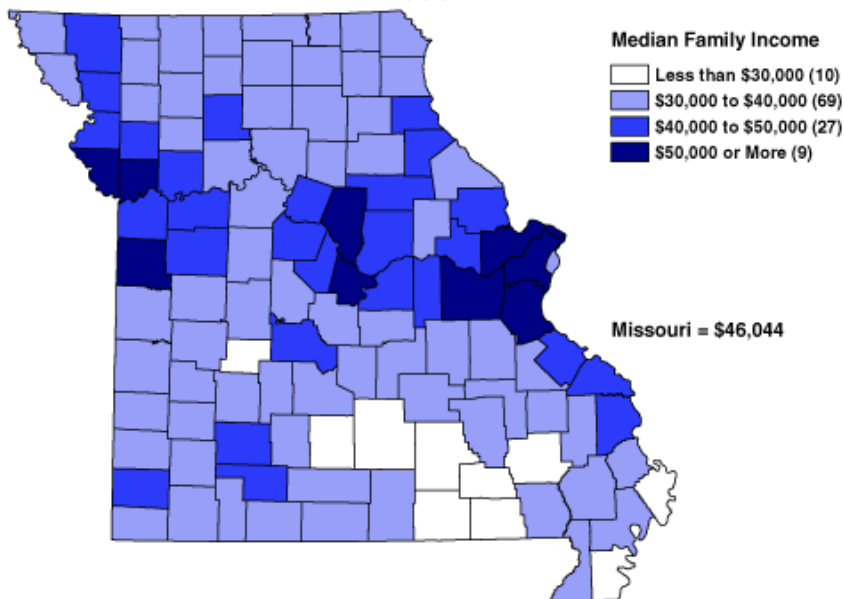


Median Household Income in Missouri, by County 1999



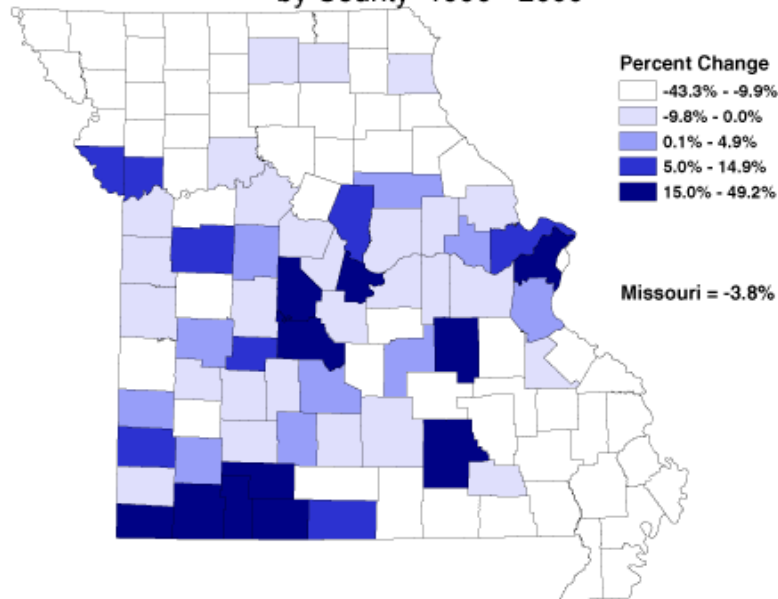
Source: USDC, Bureau of the Census, Census of Population and Housing [2000 SF3 DP; 1990 STF3]
 Prepared by: University Outreach and Extension, Office of Social and Economic Data Analysis - (OSEDA)
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Median Family Income by County 1999



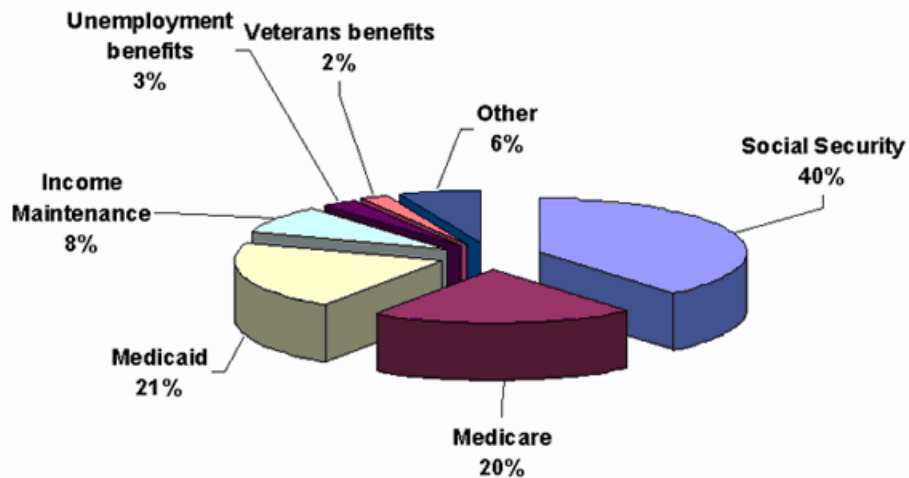
Source: USDC, Bureau of the Census, Census of Population and Housing [2000 SF3 DP]
 Prepared by: University Outreach and Extension, Office of Social and Economic Data Analysis - (OSEDA)
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Percent Change of All Persons Below Poverty in Missouri, by County 1990 - 2000



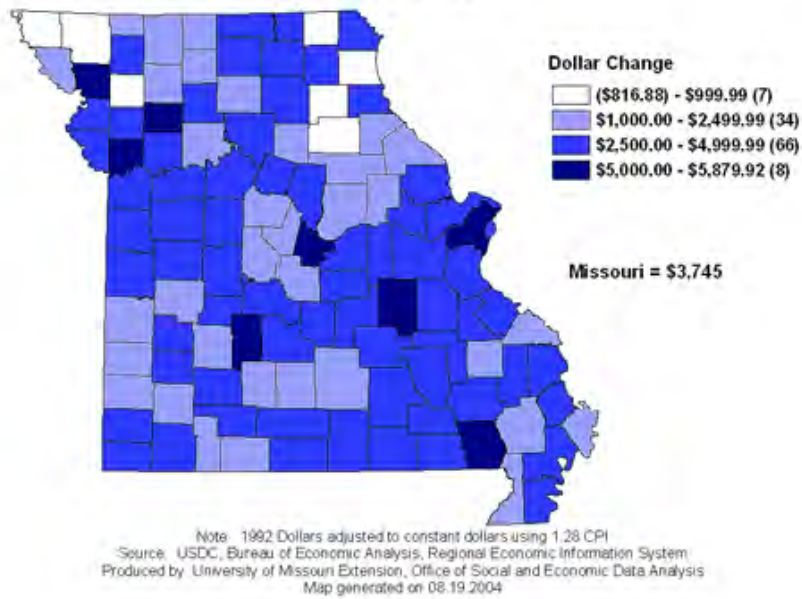
Source: USDC, Bureau of the Census, Census of Population and Housing [2000 SF3 DP; 1990 STF3]
 Prepared by: University Outreach and Extension, Office of Social and Economic Data Analysis - (OSED)A
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Missouri Transfer Payments by Type, 2002

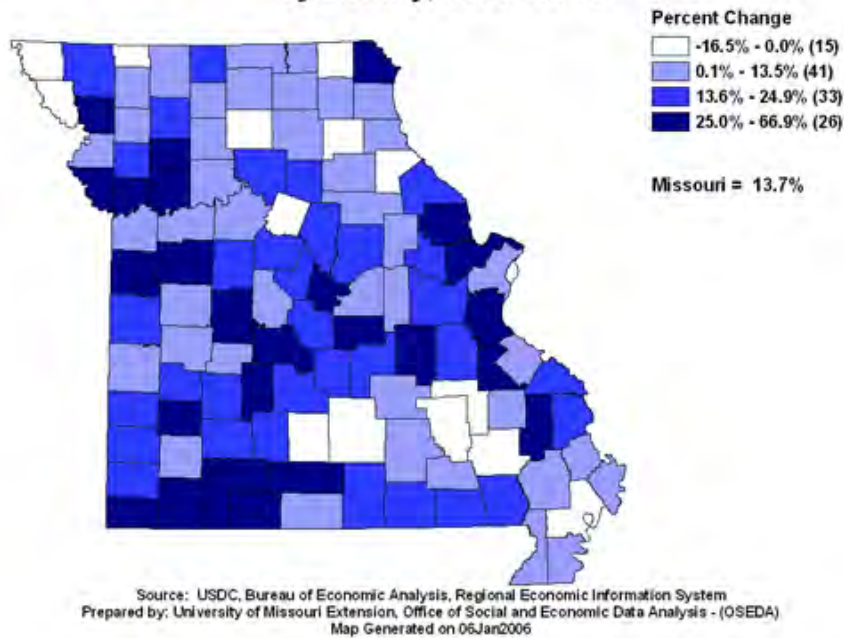


Source: USDC, Bureau of Economic Analysis, Regional Economic Information System
 Prepared by: University Outreach and Extension, Office of Social and Economic Data Analysis - (OSED)A
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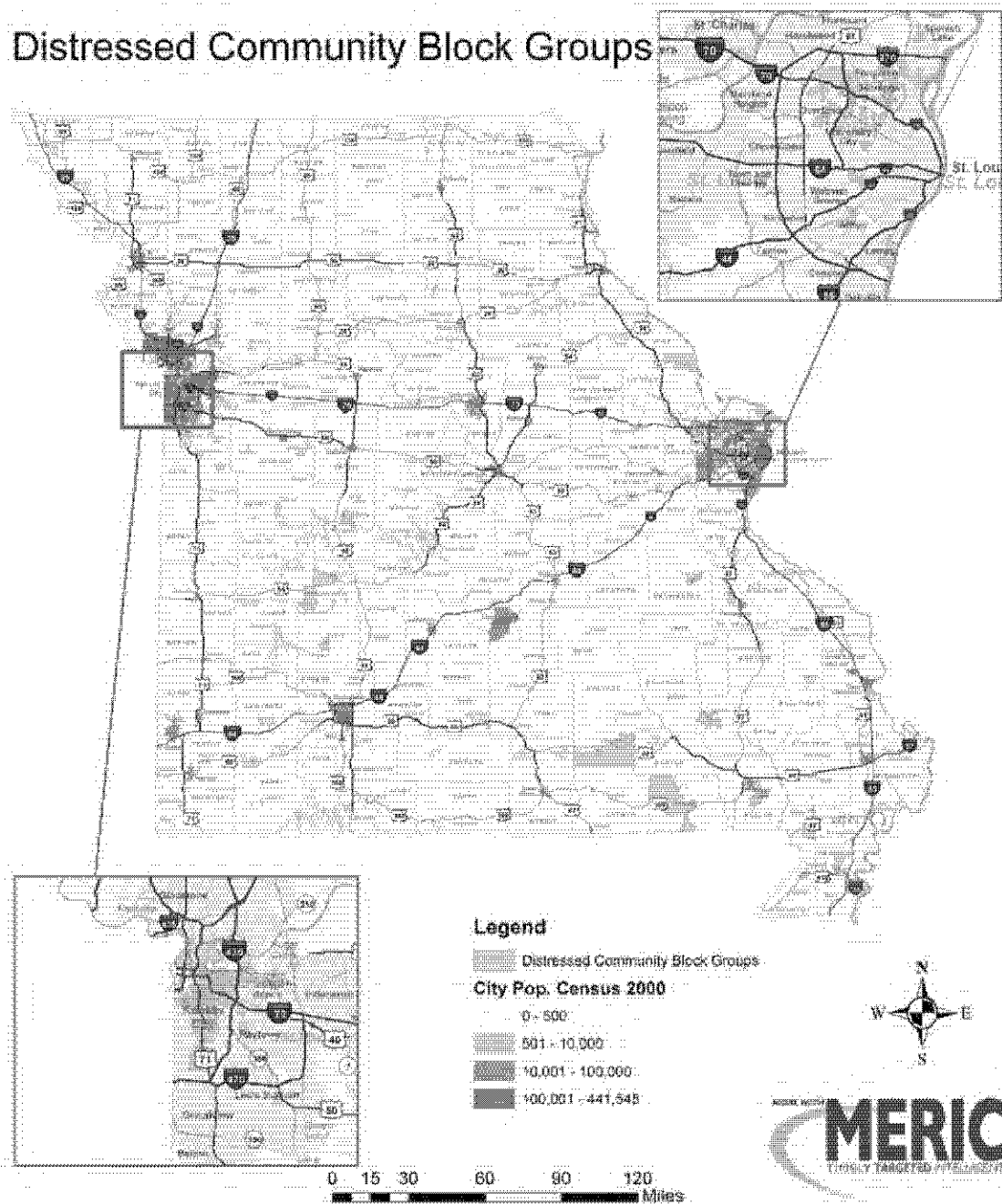
Change in Per Capita Personal Income 1992-2002



Percent Change in Full- and Part-time Employment by County, 1993 - 2003



Distressed Community Block Groups



Citizen Participation Plan 91.115

The state of Missouri constructs a thorough citizen participation plan that encourages citizens to participate in the development of the five-year consolidated plan and annual action plans. The citizen participation plan was developed in accordance with the requirements listed in 24 CFR Part 91.115 (Citizen Participation Plan for States). The plan provides citizens (including minorities, the disabled and non-English speaking persons), units of local government, and other interested parties a reasonable opportunity to comment on the plan and encourages them to do so.

Development of Consolidated Plan

1. **Public notification before publication:** Before the State adopts the consolidated plan, citizens, public agencies and other interested parties are given access to information about the programs involved in the plan, including the amount of assistance the State expects to receive and the range of activities that may be undertaken, including the estimated amount that will benefit persons of low-to-moderate income and the plans to minimize displacement of persons and to assist any persons displaced.

Before the draft 2008-2012 Consolidated Plan was published, the State held an informational meeting on September 18, 2007 to inform the public of the plan to assess the housing and community development needs of the nonentitlement areas of the state. Notification of this meeting was mailed several weeks prior to over 4,000 addresses of public agencies, units of local government, and other interested parties. The mailing described the state agencies and programs involved in the Consolidated Plan process, as well as a brief description of information required for the plan and the public's role at the meeting. The meeting also described the publication process of the Plan and the future opportunities for public input. Details of that meeting can be found in Section 3 of this section.

2. **Publishing the plan with reasonable opportunity for public review:** The State makes every effort to publish the proposed consolidated plan in a manner that affords citizens, units of general local governments, public agencies, and other interested parties a reasonable opportunity to examine its contents and to submit comments. To do this, the draft Consolidated Plan and draft Annual Action Plan were published and made available to the public on or around November 1, 2007. The draft Plans were mailed to 68 places around the state, including libraries, regional planning commissions, community action agencies and state agencies. To notify the public of the plans' availability, over 4,000 persons and organizations received an announcement listing the locations where the plans would be available as well as a schedule of upcoming public hearings. The announcement also explained that interested parties are given a reasonable opportunity to examine the contents of the plans and submit comments, as the State would also provide a copy of the plans to interested parties upon request and to those that attend a public hearing. Comments would be accepted until

December 15, 2007 (approximately a 45 day time period). A press release was also issued statewide, notifying the public of the Consolidated Plan process, the opportunity to review the plan, and the schedule of public hearings.

3. **Public hearing before plan is published for comment:** The state conducted an information meeting before the proposed draft consolidated plan was published to discuss the housing and community development needs with interested persons. The meeting, as described below, was scheduled at a time and location convenient to potential and actual beneficiaries and with accommodations for persons with disabilities. Notification of this meeting was mailed approximately three weeks prior to the hearing and sent out to over 4,000 addresses.

The meeting conducted on September 18, 2007, took place at the Harry S Truman Building in Jefferson City, Missouri, which is centrally located in the state and handicapped accessible. There were no non-English speaking attendees at the hearing but in the event that over 15% of attendees were/are non-English speaking, the State was/is prepared to meet their needs so they can be reasonably expected to participate. Those in attendance received information about how the State planned on assembling the data for the Plan, as well as handouts detailing the projected budgets and activities anticipated by the programs covered by the plan: Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), Emergency Shelter Grant (ESG), and Housing Opportunities for Persons with AIDS (HOPWA). Attendees were asked to consider the information presented and offer comments or suggestions in the manner of their choice.

4. **Time period for comments:** The State provides approximately 45 days to receive comments from citizens and units of local government on the consolidated plan, as the plan is made available in early November and comments and questions are accepted until December 15. During that time period, the State schedules at least five public hearings around the state to distribute copies of the plan and discuss the plan with the public. The public hearings give the state the opportunity to present the content of the Consolidated Plan, the Action Plan, and receive and record comments from the public. All public hearing meeting places are scheduled in handicapped accessible meeting rooms and provisions for interpretation shall be made at all public hearings for non-English speaking residents if 15% or more of such residents are expected to be in attendance. The FY08 Public Hearing schedule is as follows:

Jefferson City – November 5, 2007
Harry S Truman Building
301 W. High
2 pm – 4 pm

Hannibal – November 6, 2007
City Hall, 2nd floor
320 Broadway
9 am – 11 am

Chillicothe – November 6, 2007
Livingston County Library, 2nd floor
450 Locust
2 pm – 4 pm

Cape Girardeau – November 13, 2007
Osage Center
1625 N. Kingshighway
3 pm – 5 pm

Springfield – November 14, 2007
Greene County Courthouse, Room 212
940 Boonville
11:30 am – 1:30 pm

5. **Consideration of comments:** The State considers any comments or views of citizens and units of general local government received in writing or orally at the public hearings, in preparing the final consolidated plan. A summary of these comments, including those not accepted and reasons therefore, will be attached to the final consolidated plan.

Performance Reports

1. The State provides reasonable notice and an opportunity to comment on performance reports made by the programs involved with the Consolidated Plan. Data contained in the performance reports is compiled and sent out approximately two months after the end of the program year. Copies of the actual performance reports are mailed to 20 different public agencies around the state, and notice of the performance report availability is made via mail to the Consolidated Plan mailing list. The public is given a 30 day comment period, and then the performance reports are submitted to HUD no later than June 1.
2. Comments received on the performance reports are recorded, and a summary of the comments is attached to the performance report.

Requirements for Local Governments Receiving CDBG Funds

1. Recipients of CDBG funds must comply with the State Citizen Participation Plan requirements as found in 24 CFR 570. All applicants and recipients of grant/loan funds shall be required to conduct all aspects of the program in an open manner with access to records on the proposed and actual use of funds for all interested persons. All records of applications and grants must be kept at the recipient's offices and be available during normal business hours. Any activity of the Grantee regarding the CDBG project, with the exception of confidential matters relating to housing and economic development programs, shall be open to examination by all citizens.

The applicant/recipient must provide technical assistance to groups representative of persons of low and moderate income that request such assistance in developing proposals at the level of expertise available at governing offices. All application

materials and instructions shall be provided at no cost to any such group requesting them.

Citizens shall be provided adequate and timely information, so as to enable them to be meaningfully involved in important decisions at the various stages of the program, including at least 1) the determination of needs, 2) the review of the proposed activities, and 3) the review of past program performance, in the following manner:

- a. At least two public hearings shall be scheduled at times and locations felt to be most likely to make it possible for the majority of interested persons to attend without undue inconvenience, addressing the three items above. At least one hearing must be held to address items (1) and (2) above prior to the submission of the application for housing and/or non-housing needs. Item 3 must be addressed in a public hearing to review performance of the recipient in a previous program and must occur prior to closeout of any loan or grant for which performance evaluation has not occurred in a previous hearing.
- b. Notification of any and all hearings shall be given a minimum of five full days in advance to allow citizens the opportunity to schedule their attendance. Notification shall be in the form of display advertisements in the local newspaper with the greatest distribution. Additional advertisement may be conducted by posting letters, flyers and any other forms which seem practical; however, publication is required. All hearings must be accessible to handicapped persons.

Provisions for interpretation shall be made at all public hearings for non-English speaking residents if 15% or more of such residents are expected to be in attendance.

The chief elected official's office shall receive and relate to appropriate persons or groups any views or proposals submitted to aforesaid office within the decision making time. Any criticism submitted in writing at any time should be answered in writing within fifteen working days by the chief elected official's office. If the complaint is not resolved, it shall be referred to the governing body for final disposition.

Availability to the Public

The State will provide the Consolidated Plan, as adopted, substantial amendments, and the performance reports to the public, including materials in a form accessible to persons with disabilities, upon request. These documents are made available to the public in two ways. The consolidated plan, annual action plans, amendments and performance reports are distributed to a number of public places around the state at the time of their publication. The consolidated plan, annual action plan and amendments are also

distributed at public hearings. All documents related to the consolidated plan are available upon request and will be mailed/delivered to anyone requesting them.

Access to Records

Citizens, public agencies and other interested parties are given reasonable and timely access to the information and records relating to the State's Consolidated Plan and the State's use of assistance under the programs covered by the plan. Presentation materials, resources used to compile the information in the plan, comments compiled at public hearings, and all other related materials are available to the public upon request.

Complaints

To comply with the requirements regarding complaints, the State has designated an appropriate and practicable procedure to handle complaints from citizens related to the consolidated plan, amendments, and performance reports. Upon receiving a complaint, the State will provide a timely, substantive written response to written citizen complaints within a fifteen working day time period.

Use of Citizen Participation Plan

The State will follow the citizen participation plan in full and to the best ability possible, as described above.

Specific comments and questions from the hearings are: Jefferson City public hearing, Nov. 6, 2007

- Vevia Sturm, Reentry Coordinator, Missouri Department of Corrections, Division of Offender Rehabilitative Services, inquired about using HOME funds for reentry of ex-offenders into the community. We discussed the HUD regulations regarding multifamily programs and subsidized housing.

Hannibal, public hearing Nov. 6, 2007

- Carolyn King, Americorps VISTA, Families and Communities Together, Missouri Partnerships for Reentry, inquired about reentry programs and the HUD provisions. We discussed the HUD regulations regarding multifamily programs and subsidized housing.

Housing and Ex-Offenders

HUD Handbook 4350.3, Occupancy Requirements of Subsidized Multifamily Programs, establishes four mandatory provisions that prohibit admission to applicants who fit into the following categories from participation in the Public Housing and Section 8 Voucher program:

- Drug or alcohol abuse – waived if the applicant is in an approved treatment program, or provides proof of completion of such a program
- Registered Sex Offender
- Drug Manufacture in HUD subsidized properties
- Rents owed and in arrears from former HUD subsidy recipients

HOME program funds and LIHTC cannot be singled out for an exclusive use. Ex-offenders are eligible for Section 8 and other federally-subsidized housing as long as they are **not** included in the prohibitions.

Owners of federally-assisted housing have the discretion to prohibit the admission of a household with a household member who is currently engaging in, or has engaged in during a reasonable time before the admission decision

- Drug-related criminal activity;
- Violent criminal activity;
- Other criminal activity that would threaten the health, safety, or right of peaceful enjoyment of the premises by other residents; or
- Other criminal activity that would threaten the health or safety of the PHA or owner or any employee, contractor, subcontractor or agent of the PHA or owner who is involved in the housing operations.

Owners have the discretion to reconsider an applicant previously denied admission to federally-assisted housing because of a determination concerning a member of the household who has engaged in criminal activity. Owner can admit the household if the household member is not currently engaged in, and has not been engaged in, the criminal activity during a reasonable period determined by the owner. However, owner must have sufficient evidence submitted by the household members which includes: (1) a certification that states that individual is not currently engaged in such criminal activity now or in the specified period and (2) supporting information from such sources as a probation officer, landlord, neighbors, social service agency workers or criminal records verified by the owner.

Since they are not a protected class, ex-offenders can be turned down by the management company as a matter of policy.

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- Vista volunteer also voiced concerns about the newly rehabbed Mark Twain Hotel being just for seniors and discussed the area surrounding the hotel. Is there anything being done to clean up this area? Citizen has met with city government and asked for a local grocery store to be built in that particular portion of town. We discussed Hannibal being a DREAM community.

Cape Girardeau, public hearing, Nov. 13

- Q: What agencies utilize HOME Repair Opportunities (HeRO) monies?

A: Eligible applicants include not-for-profit agencies, regional planning commissions and those city governments with a home repair program in rural Missouri areas. In 2007, we have community action agencies, one regional planning commission and the city of Cape Girardeau participating in the program. Only specific types of work are eligible for funding under the HeRO program. These include: rehabilitation, lead-risk reduction, weatherization, accessibility improvements. Units may receive multiple services, but total grant cannot exceed \$20,000.

- Q: Vision House representative asked: Can HeRO money work for construction/rehab work for a house the agency owns? They also wanted to know if there were any funds available for agencies that will provide job skills training for homeless persons.
A: HeRO funds are only used for owner/occupied properties. Other funds are available including Community Development Block Grants if they are used to help agencies provide workforce job training. Job training is an eligible activity for CDBG as well. The job training program must be approved by the Division of Workforce Development.
- Q: Colleen Starkloff, Starkloff institute, voiced concerns about the need for universal design on all projects and the need for homeless shelters to be accessible. (Written comments are at the end of this section)

A: Pursuant to the 2008 Qualified Allocation Plan and the MHDC Architectural Guidelines handbook Universal Design is listed under the Evaluation Factors and is specifically required in the architectural Guidelines under General Development Acceptability.

Springfield, public hearing, Nov. 14

- Patty Van Weelden, Ozark Area Community Action Corporation Housing Assistance Director, commented that she believed more should be done to save rural affordable housing that is disappearing from small communities. She also mentioned that she thought the housing that is still there is in desperate need of repair and rehabilitation. She asked for emphasis in the Plan on rural affordable housing.
A: MHDC is very aware of these problems and have been working with U.S. Department of Agriculture Rural Development, developers and nonprofits to keep housing in place as much as possible. The lack of funding and the difficulty in getting developers interested in owning/rehabbing the smaller properties (1-8 units) scattered throughout the state makes it difficult to keep them in operation or maintained appropriately. Managing these properties represent a challenge for management companies when they have scattered small apartment complexes.
- Q: Patty VanWeelden also asked: Did Columbia join the Balance of State (BoS) Continuum of Care? Why? Is there an advantage? Do you still have money for new projects?

A: Columbia Continuum of Care (Boone County) joined the BoS Continuum of Care in November 2006 and the North Kansas City Continuum of Care (Platte, Ray and Clay counties) joined the BoS Continuum of Care in November 2007. In most instances, the pooling of money allows for a more comprehensive and efficient use of a larger amount of funds. Often the pro rata share for individual applicants is not sufficient to address needs. It is hoped that the large amount of pooled resources will more adequately meet program goals and objectives. Balance of State Continuum of Care funds increased from \$2.5 million to \$3.2 million with the addition of these four counties. New projects that fulfill the goals and objectives of the Governor's Committee on Homelessness are always welcome.

- Q: Greg Greven, Southwest Center for Independent Living Disability Advocate, asked if there was a possibility to have all units required to be universally designed.

A: MHDC agrees that there is a continuing need for more units for disabled and that universal design is one of the ways that we can address this issue. MHDC has emphasized "aging in place" considerations both in MHDC policy and action, including requiring all single family houses financed through our programs to incorporate universal design features. MHDC staff believes requiring universal design would have an adverse impact on the historic rehabilitation developments that would not fit those guidelines. Staff believes its additionally important to be inclusive in our development practices. Marie Carmichael, a private developer, explained that as a developer she tries to use incorporate universal design in rental production developments when feasible.

General Information 91.300(b)

The lead agency for the State of Missouri Consolidated Plan is the Missouri Department of Economic Development (DED). DED is the recipient agency for the Community Development Block Grant funds. Additional state agencies receiving HUD formula funding include: the Missouri Housing Development Commission (MHDC) which administers the HOME Investment Partnership funds, the Missouri Department of Social Services (DSS) which administers the Emergency Shelter Grant funds, and the Missouri Department of Health and Senior Services (DHSS) which administers the Housing Opportunities for Persons with AIDS funds.

Although not required by regulation, Missouri has included in the planning process the Missouri Continuum of Care, which is also administered by MHDC.

The state initiates a cooperative effort through direct solicitation of materials and input by inviting such to a mailing list of over 4000 stakeholders throughout the state. A preliminary planning meeting is held, during which the process, timeline and importance of participation in the Consolidated Plan are described. Since the plan is statewide, interest groups and associations are included in this mailing list. These include, but are not limited to:

- The Missouri Association for Social Welfare
- The Missouri Association for Community Action Agencies
- The Missouri Association for Councils of Government
- The Missouri NAHRO
- The Missouri Municipal League
- The Missouri Association for Counties
- The Missouri Economic Development Council
- The state agencies of Transportation, and Natural Resources
- The federal agencies of Agriculture, Health and Human Services, and Environmental Protection
- The Missouri Chapter of the National Alliance for the Mentally Ill
- The Missouri Human Rights Commission

The planning process includes:

- Research and compilation of demographic data and trends
- Research and compilation of existing statewide studies in the areas of housing, community development and economic development
- Consultation with stakeholders in the areas of housing, community development and economic development
- Analysis of each participating agencies' goals, strategies and measurement tools to achieve those results
- Analysis of gaps and problem areas

- Research of other state agency uses of funding and their relative success in impacting specific problems
- Analysis of the state's capacity to achieve an impact
- Analysis of other state and federal funds available to meet the same goals
- Broad distribution and requests for public participation.

The public participation process is centered on a stakeholder mailing list of over 4,000 interested parties and organizations. From early preliminary planning, through the draft and final stages of plan development, these stakeholders are offered an opportunity to join the process. Their ability to join is offered by direct communication at a series of statewide public hearings, direct solicitation by mail for comment, survey, and by allowing an adequate period of time coupled with a variety of accepted means of contact with the state (telephone, TDD, mail, email). The public also offers an indication of demand through their applications submitted for funding.

This 5-year Needs Assessment and Strategic Plan will cover the program years of 2008 through 2012. Each program year begins on April 1 and ends on the following March 31. An annual Action Plan will cover program specifics for each of those program years.

Housing Needs Assessment -- 91.305(b)(1)

Affordable Housing – Missouri Housing Development Commission

General Market/Inventory Conditions

State of Missouri non-entitlement areas indicate a total of 1,306,634 housing units for 1999 (see table 1), according to HUD's Comprehensive Housing Affordability Strategy (CHAS) data obtained from the 2000 Census. Nearly 93% (1,213,352 units) of all housing units were occupied with 919,350 owner-occupied, 294,002 renter occupied; and 93,282 vacant units. These figures indicate the homeownership rate in the non-entitlement areas of Missouri was 76% in 1999. A total of 30,559 homes were vacant and for rent while 25,111 are vacant and for sale. The vacancy rate for rental units was 10% and the vacancy rate for owner housing units was 2.7%.

Table 1

Market & Inventory Conditions for the State of Missouri Non-Entitlement Areas based on 2000 Census Data/obtained through Office of Community Planning and Development					
Housing Stock Inventory Category	Total	Vacancy Rate	0 & 1 Bedroom	2 Bedrooms	3 or more Bedrooms
Year- Round Housing	1,306,634	N/A	130,678	408,991	837,038
Occupied Units	1,213,352	N/A	97,989	337,387	777,976
Renter	294,002	10%	70,259	130,011	93,732
Owner	919,350	2.7%	27,730	207,376	684,244
Vacant Units	93,282	N/A	32,689	71,604	59,062
For Rent	30,559	N/A	N/A	N/A	N/A
For Sale	25,111	N/A	N/A	N/A	N/A
Other	37,612	N/A	N/A	N/A	N/A

Note: This market and inventory conditions table applies only to the non-entitlement areas in the state. The Missouri entitlement communities/counties include: Blue Springs, Columbia, Florissant, Independence, Jefferson City, Jefferson County, Joplin, Kansas City, Lee's Summit, O'Fallon, Springfield, St. Charles, St. Joseph, St. Louis, St. Louis County, and St. Peters.

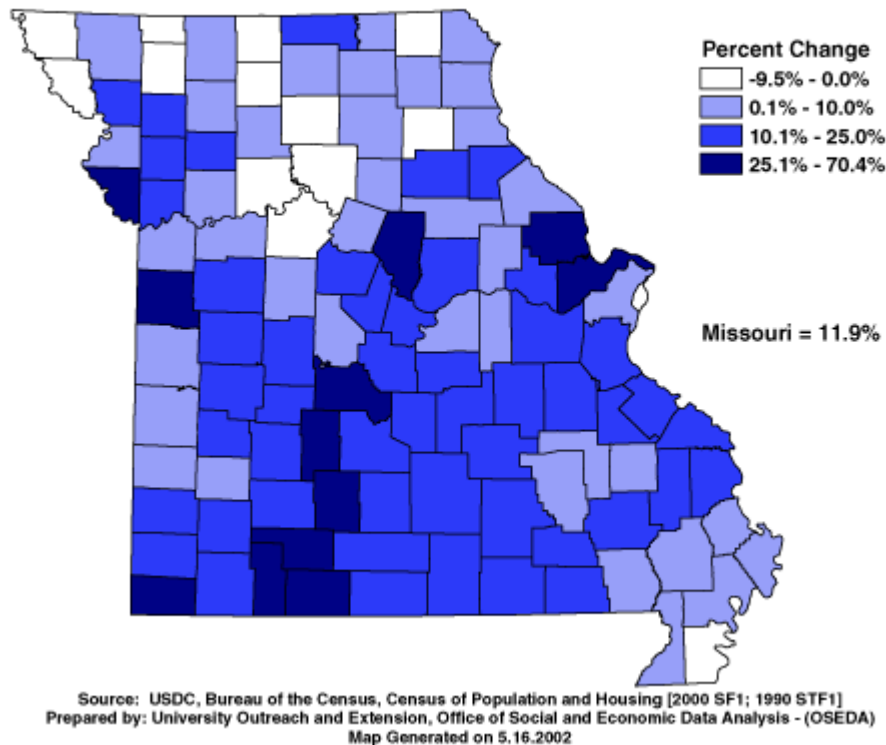
The number of housing units increased by more than 25% in 12 counties during the 1990s (see Map 1).

Christian County in southwest Missouri had the largest percentage increase (70.4%) in the state. Nearby Stone and Taney Counties had increases in housing units greater than 44%. Counties with increases greater than 25% include Cass and Platte Counties in the Kansas City metro area; St. Charles and Lincoln Counties in the St. Louis metro area; Camden and Dallas Counties in the Lake of the Ozarks area; and Boone County.

Map 1 also shows that there were 15 counties plus the City of St. Louis, where the number of housing units actually declined from 1990-2000. Most of these counties were located in rural northern Missouri, where there was little or no population increase during the decade.

Map 1

**Percent Change in Missouri's Total Housing Units by County
1990-2000**



The number of housing units increased from 10-25% in 51 counties during this period, mostly south of the Missouri River and particularly in the Lake of the Ozarks region. In most of these counties the increase in the number of housing units was even greater than the increase in the population.

However, population growth clearly ranks as the most important influence on the local housing stock (workforce housing), employment opportunities and economic growth.

The age of Missouri's housing structures continues as another important consideration in the state. 877,578 or 36% of all housing structures in Missouri were built before 1960. 1,234,851 or 50% of all housing structures were built before 1970. As the housing stock in general continues to age, more emphasis will need to be given to the preservation and rehabilitation of the affordable housing stock for low-income renters and homeowners.

In 1990 there were 447,757 housing units (20.4 percent of total housing units) still in existence that were built prior to 1940. By 2000 the number of housing units built before 1940 was down to 395,153, (16.3 percent of total housing units in 2000). Although the number of housing units built

before 1940 declined in 90 of the 115 counties from 1990 to 2000, there were 25 counties in which the number of housing units in use built before 1940 increased. It can be concluded that the increase was at least partially a result of owners deciding to remodel older homes and bring them back to occupancy.

There was much variation among the counties in both 1990 and 2000 in the proportion of total housing units built before 1940. In 1990, only 3.5 percent of Camden County housing units were built before 1940, the lowest in Missouri. At the other extreme, 55.7 percent of housing units in St. Louis City were built before 1940. By 2000, Camden County and St. Louis City were still the lowest and highest in proportion of housing units built before 1940 with 1.9 percent in Camden County and 48.5 percent in St. Louis City.

Counties with the Highest Proportion of Older Housing

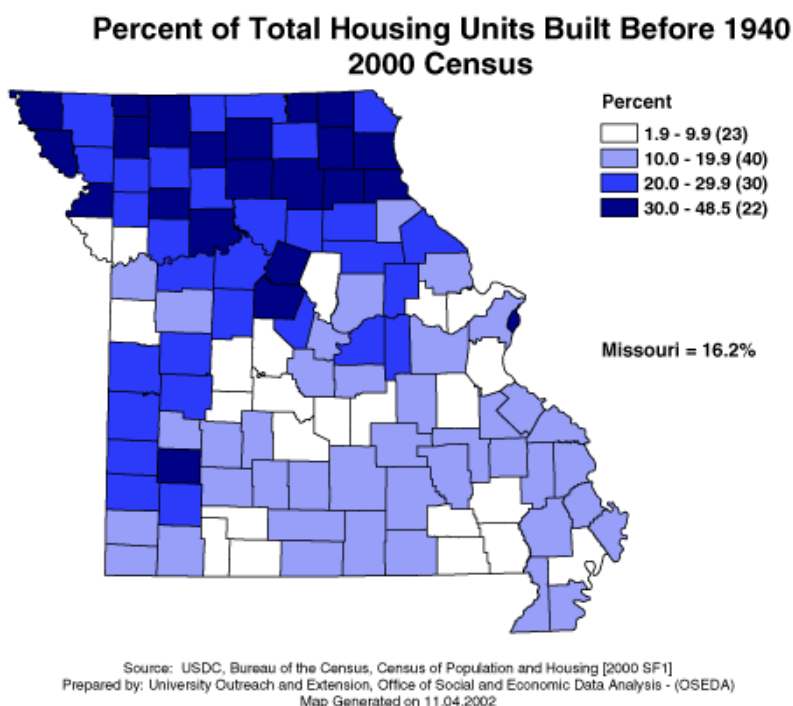
As displayed on **Map 2**, the highest proportion of housing units built prior to 1940 is found among counties throughout northern Missouri. Most of the counties in that region reached their peak of population in 1900, and correspondingly, there was a substantial amount of housing stock throughout the region at the turn of the century. New construction continued throughout the first 40 years of the 20th century.

It can also be concluded that housing construction in north Missouri was relatively more durable than some other rural areas of the state.

A relatively large proportion of older houses remain in use throughout the north region because there has been relatively less new housing construction in rural northern Missouri than other regions. Population has declined every decade since the turn of the century throughout the northern region. As shown on **Map 2**, there were 22 counties in 2000 in which

more than 30 percent of housing units were built before 1940. Of those 22 counties, 20 are located in north Missouri. The only two counties having more than 30 percent of pre-1940 housing units not located in the north regions are Dade County in southwest Missouri and St. Louis (City).

MAP 2



Standard condition is defined as housing that meets local building, fire, health and safety codes. *Substandard condition but suitable for rehabilitation* is defined as housing that does not meet local building, fire, health and safety codes but which is both financially and structurally feasible for rehabilitation.

According to Summary File 3, Housing Profile 2, there are 32,432 housing units in Missouri that lack complete indoor plumbing facilities and 39,097 which lack complete kitchen facilities. These two types of substandard housing account for 71,529 or approximately 3% of the total number of housing units. However, this is by no means the total universe of substandard housing in the state. There are most likely many additional units that are either occupied or unoccupied and which lack or have serious deficiencies in their electrical or plumbing systems, lack safe or adequate heating systems, or have other major structural deficiencies.

The total count of mobile homes increased substantially in Missouri during the 1990's but has declined since the 2000 Census. The introduction of manufactured housing as a low-priced alternative has begun to erode the numbers of mobile homes in the state.

Table 2. Housing Units by Number of Units in Structure

UNITS IN STRUCTURE	2005 Estimate		2000		1990	
	Number	Percent	Number	Percent	Number	Percent
Total housing units	2,532,960	100.0%	2,442,017	100.0%	2,199,129	100%
1-unit, detached	1,769,476	69.9%	1,675,585	68.8%	1,487,656	67.6%
1-unit, attached	87,042	3.4%	67,120	2.7%	57,399	2.6%
2 units	91,884	3.6%	96,630	3.9%	94,198	4.3%
3 or 4 units	126,807	5.0%	124,049	5.1%	120,679	5.5%
5 to 9 units	115,565	3.9%	92,267	3.8%	86,034	3.9%
10 to 19 units	69,515	2.7%	76,929	3.2%	86,173	3.9%
20 or more units	92,779	3.7%	99,472	4.1%	87,977	4.0%
Mobile home	179,640	7.1%	199,826	8.2%	162,007	7.4%
Boat, RV, van, etc.	252	0.1%	7,139	30.0%	17,006	8.0%

2005 data from the American Community Survey; 2000 and 1990 data from the U.S. Census Bureau decennial census data [2003 SF 3DP; 1990 STF3C1}

As manufactured housing evolves, it will provide a significant housing option in some counties with large population and economic growth. The number of manufactured housing will likely continue to increase with a corresponding drop in mobile homes in many parts of the state in the coming years based on the increasing demand for housing and the comparative affordability of manufactured housing.

Categories of Persons with Housing Needs

Methodology

The source used to determine the total number of cost burdened/severely cost burdened renter and owner households, overcrowded households and substandard housing was 2000 Census data. CHAS Table 1C is based on 2002 projection data and provides estimates for the numbers and types of households in each income category for owners and renters. However, it does not provide any information on cost burdens/severe cost burdens or households experiencing housing problems. Therefore, we projected the numbers of households in each group by applying the percentages of cost burdened/severe cost burdened households or households with housing problems in 1990 to 2002 projection data in CHAS 1C.

Table 4. CHAS 1C – Affordability for Renter Households

SOCDs CHAS Data: Affordability for All Households (Renters)				
Name of Jurisdiction: MO State Program (HOME), Missouri				
Source of Data: CHAS Data Book: 2000				
Housing Units by Affordability	Renters Units by # of bedrooms			
	0-1	2	3+	Total
1. Rent <=30%				
# occupied units	27,063	29,199	30,607	86,869
% occupants <=30%	50	31.5	19.9	33.2
% built before 1970	37.9	54.9	61.4	51.9
% some problem	24	17.5	10.9	17.2
# vacant for rent	3,403	6,495	3,574	13,472
2. Rent >30% to <=50%				
# occupied units	30,855	61,609	35,081	127,545
% occupants <=50%	51.3	36.8	30.9	38.7
% built before 1970	47.7	46.8	55.3	49.4
% some problem	40.5	32.4	29.3	33.5
# vacant for rent	3,991	8,317	3,068	15,376
3. Rent >50% to <=80%				
# occupied units	13,973	40,711	28,749	83,433
% occupants <=80%	65.5	50.4	43.3	50.5
% built before 1970	40.5	37.4	42.3	39.6
% some problem	52.2	37.4	34.3	38.8
# vacant for rent	896	1,517	763	3,176
4. Rent >80%				
# occupied units	3,392	3,725	3,245	10,362
# vacant for rent	328	148	80	556

Note: The CHAS data applies only to the non-entitlement areas in the state. The Missouri entitlement communities/counties include: Blue Springs, Columbia, Florissant, Independence, Jefferson City, Jefferson County, Joplin, Kansas City, Lee's Summit, O'Fallon, Springfield, St. Charles, St. Joseph, St. Louis, St. Louis County, and St. Peters.

Table 5. CHAS 1C – Affordability for Homeowners

SOCDS CHAS Data: Affordability for All Households (Homeowners)				
Name of Jurisdiction: MO State Program (HOME), Missouri Source of Data: CHAS Data Book: 2000				
Owned or for sale units by # of bedrooms	0-1	2	3+	Total
Value <=30%				
# occupied units	N/A	N/A	N/A	N/A
% occupants <=30%	N/A	N/A	N/A	N/A
% built before 1970	N/A	N/A	N/A	N/A
% some problem	N/A	N/A	N/A	N/A
# vacant for sale	N/A	N/A	N/A	N/A
Value <=50%				
# occupied units	16,942	113,551	190,656	321,149
% occupants <=50%	42.8	31.6	20.6	25.6
% built before 1970	57	58.1	51.6	54.2
% some problem	15.5	8.2	4.1	6.1
# vacant for sale	2,808	8,081	6,031	16,920
Value >50% to <=80%				
# occupied units	5,693	54,879	233,076	293,648
% occupants <=80%	49.7	40.9	24.5	28
% built before 1970	51.2	55.5	34	38.3
% some problem	10.9	5.2	2	2.7
# vacant for sale	418	2,108	4,259	6,785
Value >80%				
# occupied units	7,601	39,410	260,596	307,607
# vacant for sale	445	1,499	4,779	6,723

Definitions:

- Rent 0-30% - These are units with a current gross rent (rent and utilities) that is affordable to households with incomes at or below 30% of HUD Area Median Family Income. Affordable is defined as gross rent less than or equal to 30% of a household's gross income.
- Rent 30-50% - These are units with a current gross rent that is affordable to households with incomes greater than 30% and less than or equal to 50% of HUD Area Median Family Income.
- Rent 50-80% - These are units with a current gross rent that is affordable to households with incomes greater than 50% and less than or equal to 80% of HUD Area Median Family Income.
- Rent > 80% - These are units with a current gross rent that is affordable to households with incomes above 80% of HUD Area Median Family Income.
- Value 0-50% - These are homes with values affordable to households with incomes at or below 50% of HUD Area Median Family Income. Affordable is defined as annual owner costs less than or equal to 30% of annual gross income. Annual owner costs are estimated assuming the cost of purchasing a home at the time of the Census based on the reported value of the home. Assuming a 7.9% interest rate and national averages for annual utility costs, taxes, and hazard and mortgage insurance, multiplying income times 2.9 represents the value of a home a person could afford to purchase. For example, a household with an annual gross income of \$30,000 is estimated to be able to afford an \$87,000 home without having total costs exceed 30% of their annual household income.
- Value 50-80% - These are units with a current value that is affordable to households with incomes greater than 50% and less than or equal to 80% of HUD Area Median Family Income.
- Value > 80% - These are units with a current value that is affordable to households with incomes above 80% of HUD Area Median Family Income.

Incidence of Cost Burdened Renter Households

Cost burden is defined as the extent to which gross housing costs, including utilities, exceed 30% of gross income. *Severe cost burden* is defined as the extent to which gross housing costs, including utilities, exceed 50% of gross income. According to 2000 Census data (see Summary File 3, Housing Profile 4), nearly one-third of all renter households, or 209,617 renter households in Missouri are cost burdened. This is an increase from the 207,585 renter households that were cost burdened in 1990. In 2000, there were 98,246 renter households in the state that had a severe cost burden. This is an increase from the 95,451 renter households with severe cost burdens in 1990. Obviously, if a household must pay more than 50% of their gross income for their housing costs alone, this does not allow for much spending on other basic necessities such as food, clothing, health care, education and transportation. Ultimately, this situation has an extremely negative impact on their overall quality of life. More information on cost burdened renter households (by county) can be found in Table H-69, *Gross Rent as a Percentage of Households Income in 1999*, included as an addendum to this section.

Extremely Low-Income Renter Households

Extremely low-income households are defined as households whose incomes do not exceed 30% of the median family income (MFI) for the area as determined by HUD and adjusted for family size. According to CHAS Table 1 C (based on 2002 projection data), there are 157,371 extremely low-income renter households in the state that have a disproportionately high risk of being severely cost burdened or experiencing housing problems such as living in overcrowded or substandard housing conditions or becoming homeless. Based on 1990 Census data on the percent of cost burdened households applied to the 2002 projection data in CHAS Table 1 C, we estimate there are 114,880 extremely low-income renter households that are cost burdened and 86,554 households have severe cost burdens in 2002. Seventy-five percent of all extremely low-income households or 118,028 households are projected to be experiencing some type of housing problem.

Low-Income Renter Households

Low-income households are households whose income do not exceed 50% of the MFI for the area, as determined by HUD and adjusted for family size. According to CHAS Table 1 C, there are projected to be a total of 274,275 low-income renter households in Missouri that have a very high risk of being severely cost burdened or experiencing housing problems such as overcrowded or substandard housing conditions or becoming homelessness. Based on 1990 Census data on the percent of cost burdened households applied to the 2002 projection data in CHAS Table 1 C, it is estimated that there are 189,699 low-income households that are cost burdened and 105,259 have severe cost burdens in 2002. 70% of all low-income households or 191,993 households are projected to experience housing problems.

Moderate-Income Renter Households

Moderate-income households are defined as a household whose income is between 51-80% of the MFI for the area, as determined by HUD and adjusted for family size. There are projected to be a total of 149,362 moderate-income renter households in the state. Based on 1990 Census data on the percent of cost burdened households applied to the 2002 projection data in CHAS Table 1C, it is further estimated that 27% of these households or 40,328 are cost burdened and 2% or 2,987 have a severe cost burden. It is estimated that 31% of all moderate-income renter households or 46,302 households are projected to experience housing problems.

Middle-Income Renter Households

Middle-income households are households whose income is between 81% and 95% of the MFI for the area, as determined by HUD and adjusted for family size. There are projected to be a total of 59,522 middle-income renter households in the state. Based on 1990 Census data on the percent of cost burdened households applied to the 2002 projection data in CHAS Table 1 C, it is further estimated that 7% of these 4,167 households are cost burdened and only 1% or 595 households have severe cost burdens. 11% of all moderate-income renter households are projected to be experiencing some type of housing problems.

Large Related Renter Households

Large related households are defined as a household of five or more persons which includes at least one person related to the head of household. Large related households with low incomes are those most likely to live in overcrowded conditions.

Extremely Low-Income

CHAS Table 1 C, projects that there are 12,969 large related renter households in Missouri in the extremely low-income category, 0-30% of median family income (MFI). It is estimated that 79% of these households or 10,246 households are cost burdened and 61% or 7,911 households have severe cost burdens. More than 89% or 11,542 households in this group are experiencing housing problems.

Low-Income

There are projected to be 9,608 large related renter households that are 31-50% of MFI. It is estimated that 57% of these households or 5,477 households are cost burdened and 9% or 865 households have severe cost burdens. It is further estimated that 79% or 7,590 households in this group are experiencing housing problems.

Moderate-Income

CHAS Table 1 C estimates that there are 13,268 large related households that are 51-80% of MFI. It is projected that 16% of these households or 2,123 households are cost burdened and 0% of these households have a severe cost burden. It is estimated that 46% or 6,103 households in this group are experiencing housing problems.

Middle-Income

It is projected that there are 5,246 middle-income large related households that are 81-95% of MFI. It is estimated that there are only 3% or 157 households in this income group that are cost burdened and 0% have severe cost burdens. Almost 28% or 1,469 households in this income group are estimated to be experiencing housing problems.

Small Related Renter Households

Small related households are defined as a household of 2 to 4 persons which includes at least one person related to the head of the household.

Extremely Low-Income

CHAS Table 1 C estimates that there are 51,306 small related renter households in the state at 0-30% of MFI. An estimated 41,558 of these small related extremely low-income renter households are cost burdened and 3,335 have severe cost burdens. It is estimated that 83% or 42,584 of these extremely low-income small related households are experiencing housing problems.

Low-Income

There are projected to be 37,646 small related households at 31-50% of MFI. It is estimated that 65% or 24,470 of these households are cost burdened and 14% or 5,270 households have severe cost burdens. It is projected that 68% or 25,599 of the small related households in this income group are experiencing housing problems.

Moderate-Income

CHAS Table 1 C estimates that there are 58,829 moderate-income small related households that are 51-80% of MFI. It is estimated that 23% or 13,531 of these households are cost burdened and only 1% or 588 have a severe cost burden. It is projected that 26% or 15,296 of moderate-income households are experiencing housing problems.

Middle-Income

There are estimated to be 26,101 middle-income small related households that are 81-95% of MFI. It is projected that only 5% or 1,305 middle-income households are cost burdened and 0% of households have a severe cost burden. It is projected that only 7% or 1,827 of these households are experiencing housing problems.

Elderly Renter Households

An *elderly household* is defined as a one or two person household in which the head of the household or a spouse is at least 62 years of age.

Extremely Low-Income

CHAS Table 1 C projects that there are 50,815 elderly renter households in Missouri which are extremely low-income, 0-30% of MFI. We can further estimate that 30,997 or 61% of these extremely low-income elderly households are cost burdened and 18,293 or 36% of these households have severe cost burdens. It is projected that 62% or 31,505 of these extremely low-income elderly households have housing problems.

Low-Income

There are 36,329 low-income elderly renter households which are at 31-50% of MFI. We further estimate that 19,618 or 54% of these elderly households are cost burdened and 6,176 or 17% of these households have severe cost burdens. It is projected that 52% or 20,344 of these low-income elderly households are experiencing housing problems.

Moderate-Income

There are 25,154 moderate-income elderly households that are 51%-80% of MFI. We further estimate that 36% or 9,055 moderate-income elderly households are cost burdened and 6% or 1,509 of these households have severe cost burdens. It is projected that 37% or 9,307 of moderate-income elderly households have housing problems.

Middle-Income

CHAS Table 1 C demonstrates that there are 6,588 middle-income elderly households in the 81%-95% of MFI. It is projected that 1,252 or 19% of middle-income elderly households are cost burdened and only 264 or 4% of these households have severe cost burdens. It is estimated that 1,318 or 20% of middle-income elderly households are experiencing some type of housing problem.

Incidence of Overcrowded Households

An *overcrowded household* is defined by the U.S. Census Bureau as a housing unit that contains more than one person per room. According to the 2000 Census (see Summary File 3, Housing Profile 2), there were 38,171 housing units in the state with 1.01-1.50 persons per room. The number of overcrowded units in this category was almost evenly split between 18,370 owner-occupied units and 19,801 renter occupied units. There were a total of 11,881 units with 1.51 to 2.00 persons per room. The number of overcrowded units in this category was more heavily tilted toward renters with 4,268 owner occupied units and 7,613 renter occupied units. There were a total of 3,211 housing units in the state who experienced the most overcrowded living conditions with 2.01 or more persons per room. Renter occupied units outnumbered owner occupied units in this category by more than two to one; 1,073 owner occupied units compared to 2,138 renter occupied units. More information on the incidence of overcrowded households by county can be found in Table H20, *Tenure by Occupants per Room*, which is included as an addendum to this section.

Incidence of Cost Burdened Owner Households in Missouri

According to the 2000 Census data there are 194,205 owner households or 13% of all owner households in the state that pay more than 30% of their gross income for their housing costs. There are a total of 65,553 households or 4% of all owner households in Missouri that pay more than 50% of their gross income for their housing costs.

Extremely Low-Income Owner Households

According to CHAS Table 1 C, there are 107,774 extremely low-income owner households in the state. It is projected that 64% or 68,975 of these extremely low-income owner households are cost burdened and 38% or 40,954 households have severe cost burdens. It is estimated that 67% or 72,209 households in this income class are experiencing some type of housing problem.

Low-Income Owner Households

CHAS Table 1 C projects that there are 242,396 low-income owner households, 0-50% of MFI in the state. It is estimated that 114,746 or 47% of these households are cost burdened and 57,109 or 24% of these households have severe cost burdens. It is projected that 50% or 122,019 households in this income class are experiencing some type of housing problem.

Moderate-Income Owner Households

CHAS Table 1 C projects that there are 235,639 moderate-income owner households at 51-80% of MFI. It is estimated that 21% or 49,484 of these households are cost burdened and only 4% or 9,426 of these households have severe cost burdens. It is projected that 23% or 54,197 households in this income group are experiencing housing problems.

Middle-Income Owner Households

CHAS Table 1 C estimates that there are 127,601 middle-income owner households at 81-95% of MFI. It is projected that 12% or 15,312 of these households are cost burdened and 2% or 2,552 of these households have severe cost burdens. It is estimated that 15% or 19,140 households in this income group are experiencing housing problems.

Elderly Owner Households**Extremely Low-Income**

CHAS Table 1 C estimates that there are 63,347 extremely low-income elderly owner households at 0-30% of MFI. It is projected that 60% or 38,008 of these households are cost burdened and 28% or 17,737 households have severe cost burdens. We further estimate that 62% or 39,275 households in this income class are experiencing some type of housing problems.

Low-Income

CHAS Table 1 C projects that there are 144,090 low-income elderly owner households at 0-50% of MFI. It is estimated that 39% or 55,771 of these households are cost burdened and 15% or 21,774 households have severe cost burdens. It is projected that 40% or 57,846 households are experiencing housing problems.

Moderate-Income

CHAS Table 1 C estimates that there are 101,736 moderate-income elderly owner households at 51-80% of MFI. It is projected that 9% or 9,156 of these households are cost burdened and 2% or 2,035 households have severe cost burdens. It is estimated that approximately 9% of moderate-income households are experiencing some type of housing problem.

Middle-Income

CHAS Table 1 C projects there are 39,230 middle-income elderly owner households at 81-95% of MFI. It is estimated that only 5% or 1,962 of these households are cost burdened and 1% or 392 households have severe cost burdens. It is projected that 5% of middle-income households experience some type of housing problem.

Categories of Persons with other Special Housing Needs

The Consolidated Plan must estimate the number of persons who are not homeless but who require supportive housing including the elderly, frail elderly, persons with disabilities, persons with alcohol and drug addictions and persons with HIV/AIDS. More information on persons with mental disabilities or alcohol or drug addictions and their housing needs will be provided by the Department of Mental Health. Information on persons with HIV/AIDS and the elderly and frail elderly will be provided by the Department of Health and Senior Services.

Disproportionate Needs by Race or Ethnicity

To the extent that any racial or ethnic group has a disproportionately greater need in comparison to the needs of that income category as a whole, assessment of that specific need should be included in the housing needs assessment. A disproportionately greater housing need exists when the percentage of persons in a category of need, who are members of a particular racial or ethnic group, is at least 10 percentage points higher than the percentage of persons in the category as a whole. Information on racial and ethnic groups with a disproportionately greater housing needs will be provided by the Department of Economic Development.

Change in Missouri Poverty Population 1990-2000

Table 6

Missouri's Poverty Status, 1900-2000						
	2000	1990	Change, 1990-200		Percent	
			Number	Percent	2000	1990
Individuals	637,891	663,076	-25,184	-3.8	11.7	13.3
Under 18 years	212,369	230,058	-17,689	-7.7	15.3	17.7
18 to 64 years	355,046	333,711	21,335	6.4	10.7	11.1
65 years and over	70,475	99,306	-28,830	-29.0	9.9	14.8
Source: USDC, Bureau of the Census, Census of Population and Housing [2000 SF3DP; 1990 STF3] Prepared by University Outreach and Extension, Office of Social and Economic Data Analysis (OSEDA)						

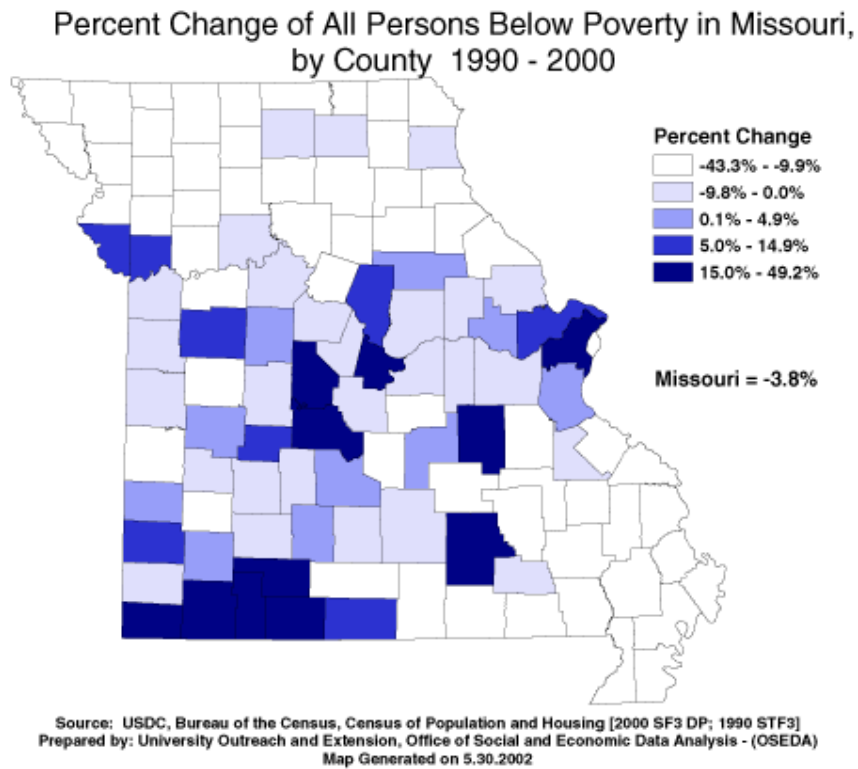
According to the 2000 Census, a total of 637,891 persons in Missouri had incomes below the federal poverty level. However, the number of Missourians with incomes below the poverty level actually declined by 25,184, a decrease of 3.8% from 1990 to 2000. Accordingly, the percent of Missourians below the poverty level declined from 13.3% of the total population to 11.7% in 2000.

However, there are significant differences in poverty rates among the different age groups (see Table 6). The greatest decline in the poverty level population occurred among those age 65 and over which declined by 29%. In 1990 there were 99,306 older Missourians living below the poverty level. By 2000 this number had decreased to 70,476 or just below 10% of the total senior population.

Table 6 also shows that the highest proportion of persons living below the poverty level is children age 17 and under. Although the number of children below the poverty line decreased by 7.7% from 1990 to 2000, more than 15% of Missouri's children in 2000 were living in homes with incomes below the poverty line.

It is important to note that the decline in the number of persons living with less than the poverty level income was not equally distributed throughout the state. There were 29 counties in which the size of the poverty level population increased during the 1990s. The proportion of the population with incomes below the poverty line ranged from a high of 30% in Pemiscot County to a low of 4% in St. Charles County.

Map 3



Map 4

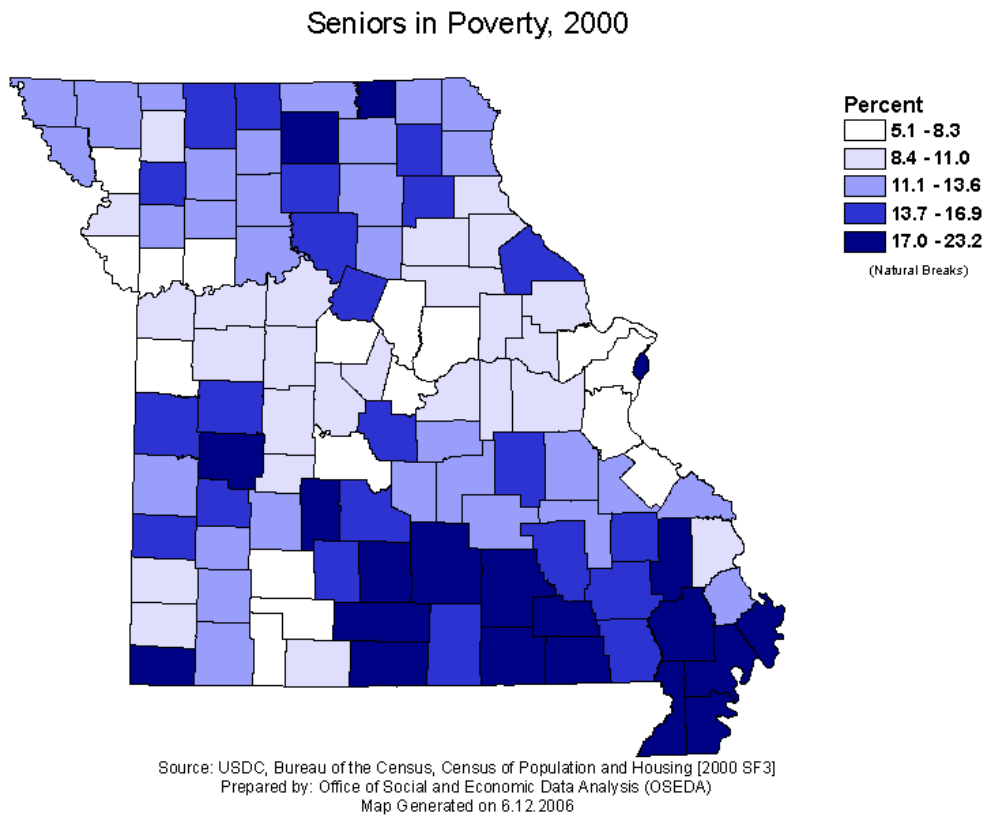


Table 7 -- CHAS Table 1C – All Households

The following estimates are derived from 2002 projection data except for the estimates on cost burdened households. Cost burden data was estimated by applying the percentages of household types that were cost burdened in 1990 to the 2002 projection data. The data project the following:

- The change in the number of households in this jurisdiction from 1990-2002 is estimated at +10.10%
- The renter occupied households in 2002 is estimated at 31.29% of all occupied units. The owner occupied households in 2002 is estimated at 69.71% of all occupied units.
- The change in elderly is estimated to be + 0.98% from 1990 to 2002.

Name of Jurisdiction: Missouri			Source of Data CHAS Data Book			Data is Adjusted per Community 2020 Projections for the Year: 2002			
	Renters					Owners			
Household by Type, Income, & Housing Problem	Elderly 1& 2 member households	Small Related (2 to 4)	Large Related (5 or more)	All Other Households	Total Renters	Elderly	All Other Owners	Total Owners	Total Households
Very Low Income (0 to 50% MFI)	87,144	88,952	22,577	75,602	274,275	144,090	98,306	242,396	516,671
0 to 30% MFI	50,815	51,306	12,969	42,281	157,371	63,347	44,427	107,774	265,145
% Cost Burden > 30%	30,977	41,558	10,246	31,711	114,880	38,008	31,099	68,975	182,950
% Cost Burden > 50%	18,293	3,335	7,911	26,637	86,554	17,737	23,546	40,954	127,270
31 to 50% MFI	36,329	37,646	9,608	33,321	116,904	80,743	53,879	134,622	251,526
% Cost Burden > 30%	19,618	24,470	5,477	24,324	74,819	17,763	27,478	45,771	118,217
% Cost Burden >50%	6,176	5,270	865	6,664	18,705	4,037	10,776	16,155	35,214
Other Low-Income (51 to 80% MFI)	25,154	58,829	13,268	52,111	149,362	101,736	133,903	235,639	385,001
% Cost Burden > 30%	9,055	13,531	2,123	15,112	40,328	9,156	38,832	49,484	88,550
% Cost Burden > 50%	1,509	588	0	521	0	2,035	6,695	9,426	11,550
Moderate Income (81 to 95%)	6,588	26,101	5,246	21,587	59,522	39,230	88,371	127,601	187,123
% Cost Burden > 30%	1,252	1,305	157	1,511	4,167	1,962	13,256	15,312	20,584
% Cost Burden > 50%	264	0	0	0	595	392	1,767	2,552	1,871
Total Households***	138,783	265,617	52,192	219,103	675,695	445,060	1,038,706	1,483,766	2,159,461

*** Includes all income groups – including those above 95% MFI

Area Name: Missouri State: Mo

Area Type: State (Summary Level 040)

H1/H2/H3/H4/H5/H6/H7/H8. HOUSING SUMMARY Universe: Housing Units			H44/H46. VEHICLES AVAILABLE BY TENURE Universe: Occupied Housing Units				H40/HCT10. HOUSE HEATING FUEL BY TENURE Universe: Occupied Housing Units				
				Occupied Units	Owner Occupied	Renter Occupied			Occupied Units	Owner Occupied	Renter Occupied
Total Housing Units		2,442,017					Total Units:		2,194,594	1,542,310	652,284
100% Count of Housing Units		2,442,017					Utility Gas		1,261,397	911,094	350,303
Unweighted Sample Units--			Total Units:	2,194,594	1,542,310	652,284	Bottled, Tank, LP Gas		293,603	236,092	57,511
Total:		457,135	No Vehicle	181,064	62,538	118,526	Electricity		538,606	313,087	225,519
Occupied		405,507	1 Vehicle	748,044	421,436	326,608	Fuel Oil, Kerosine, etc.		13,893	10,401	3,492
Vacant		51,628	2 Vehicles	872,629	705,989	166,640	Coal or Coke		170	98	72
Percent of Units in Sample--			3 Vehicles	289,037	257,762	31,275	Wood		77,666	67,634	10,032
Total:		18.7%	4 Vehicles	76,914	70,456	6,458	Solar Energy		403	365	38
Occupied		18.5%	5+ Vehicles	26,906	24,129	2,777	Other Fuel		5,317	2,244	3,073
Vacant		20.9%	Mean Vehicles Available	1.74	1.96	1.22	No Fuel Used		3,539	1,295	2,244
Total Housing Units:											
Urban:		1,667,241	H16/H17/H18. HOUSEHOLD SIZE BY TENURE				H34/H35/H36/H37. YEAR STRUCTURE BUILT BY TENURE				
Inside Urbanized Areas		1,331,609	Universe: Occupied Housing Units				Universe: Housing Units				
Inside Urban Clusters		335,632									
Rural:		774,776	Household Size--	Occupied Units	Owner Occupied	Renter Occupied	Renter Occupied Year Built--	All Housing Units	----- Occupied Housing Units -----	Owner Occupied	Renter Occupied
Farm		54,320									
NonFarm		720,456									
Occupied Housing Units:		2,194,594	Total Units:	2,194,594	1,542,310	652,284	Total Units:	2,442,017	1,542,310	652,284	
Owner Occupied		1,542,310	1 Person	599,917	328,294	271,623	1999 to March 2000	56,520	38,877	7,116	
Renter Occupied		652,284	2 Persons	745,766	573,991	171,775	1995 to 1998	182,995	135,558	33,788	
			3 Persons	355,662	259,177	96,485	1990 to 1994	176,169	127,889	34,618	
Vacant Housing Units:		247,423	4 Persons	298,585	234,092	64,493	1980 to 1989	347,622	216,812	97,990	
For Rent		65,323	5 Persons	131,407	100,961	30,446	1970 to 1979	443,860	268,301	135,365	
For Sale Only		38,718	6Persons	42,491	31,061	11,430	1960 to 1969	357,273	219,332	101,504	
Rented/Sold, Not Occupied		23,782	7+ Persons	20,766	14,734	6,032	1950 to 1959	300,518	194,979	77,891	
For Seasonal, Recreational, or Occasional Use		74,464	Mean				1940 to 1949	181,907	105,400	54,433	
For Migrant Workers		306	Household Size	2.48	2.60	2.17	1939 or Earlier	395,153	235,162	109,579	
Other Vacant		44,830					Median Year Built	1970	1971	1968	
H30/H31/H32. UNITS IN STRUCTURE BY TENURE/VACANCY STATUS Universe: Housing Units						H33. POPULATION BY UNITS IN STRUCTURE BY TENURE Universe: Population in Occupied Housing Units					
		All Housing Units	----- Occupied Housing Units -----		Vacant Housing Units	----- Persons in Units -----					
		Total	Owner	Renter		Total	Per Household	Owner Occupied	Renter Occupied		
Total Units:		2,442,017	2,194,594	1,542,310	652,284	247,423	Total Persons:	5,432,805	2.48	4,016,888	1,415,917
1, Detached		1,679,585	1,550,373	1,342,510	207,863	129,212	1, Detached	4,125,304	2.66	3,553,394	571,910
1, Attached		67,120	61,563	32,179	29,384	5,557	1, Attached	138,029	2.24	62,440	75,589
2		95,630	79,541	15,650	63,891	16,089	2	175,749	2.21	33,947	141,802
3 or 4		124,049	105,615	7,333	98,282	18,434	3 or 4	195,376	1.85	13,466	181,910
5 to 9		92,267	78,784	6,311	72,473	13,483	5 to 9	141,892	1.80	10,178	131,714
10 to 19		76,929	64,890	4,108	60,782	12,039	10 to 19	111,206	1.71	6,385	104,821
20 to 49		42,839	36,743	2,689	34,054	6,096	20 to 49	56,073	1.53	4,178	51,895
50 or More		56,633	50,280	1,938	48,342	6,353	50 or More	67,210	1.34	2,838	64,372
Mobile Home		199,826	165,319	128,495	36,824	34,507	Mobile Home	419,332	2.54	328,108	91,224
Boat, RV, Van, etc.		7,139	1,486	1,097	389	5,653	Boat, RV, Van, etc.	2,634	1.77	1,954	680

Area Name: Missouri Area State: MO

Type: State (Summary Level 040)

H23-H28/H41/H42. ROOMS AND BEDROOMS BY TENURE Universe: Housing Units					H20. OCCUPANTS PER ROOM BY TENURE Universe: Occupied Housing Units				H47/H48/H50/H51. PLUMBING AND KITCHEN FACILITIES BY TENURE Universe: Housing Units			
All Units	---- Occupied Housing Units ----				Occupied Units		Owner Occupied	Renter Occupied	Total Housing Units	-- Occupied Units --		
	Total	Owner	Renter						Owner Occupied	Renter Occupied		
Total:	2,442,017	2,194,594	1,542,310	652,284	Total Units	2,194,594	1,542,310	652,284				
Rooms --					0.50 or less	1,582,895	1,160,232	422,663				
1	28,314	20,992	1,683	19,309	0.51 to 1.00	558,436	358,367	200,069	All Units	2,442,017	1,542,310	652,284
2	66,688	54,491	8,120	46,371	1.01 to 1.50	38,171	18,370	19,801	Complete Facilities--			
3	189,631	157,409	31,911	125,498	1.51 to 2.00	11,881	4,268	7,613	Plumbing	2,409,585	1,535,004	647,667
4	411,025	341,914	149,903	192,011	2.01 or more	3,211	1,073	2,138	Kitchen	2,402,920	1,536,256	645,551
5	589,790	528,696	382,536	146,160	H38/H39. YEAR HOUSEHOLDER MOVED INTO UNIT Universe: Occupied Housing Units				Lacking Complete Facilities--			
6	478,974	444,422	373,169	71,253	Year Moved	Occupied Units	Owner Occupied	Renter Occupied	Plumbing	32,432	7,306	4,617
7	299,253	283,933	255,355	28,578	Into Unit--				Kitchen	39,097	6,054	6,733
8	196,918	188,349	174,395	13,954					H43. TELEPHONE SERVICE AVAILABLE BY TENURE Universe: Occupied Housing Units			
9+	181,424	174,388	165,238	9,150	Total Units:	2,194,594	1,542,310	652,284				
Rooms per Unit --					1999-Mar 00		162,121	276,775				
Median	5.4	5.5	6.0	4.2	1995-98	639,174	401,585	237,589				
Mean	5.6	5.7	6.3	4.3	1990-94	356,064	284,716	71,348				
Bedrooms--					1970-79	337,264	295,703	41,561				
None	37,331	28,479	3,105	25,374	1980-89	214,612	200,492	14,120				
1	277,356	228,749	44,726	184,023	Before 1970	208,584	197,693	10,891				
2	742,274	634,674	354,345	280,329	Median Year	1995	1991	1998				
3	993,417	927,646	795,376	132,270								
4	322,203	308,888	283,958	24,930								
5+	69,436	66,158	60,800	5,358								
H90/H91/H92/H98. MORTGAGE STATUS AND SELECTED MONTHLY OWNER COSTS					HCT19-HCT21. REAL ESTATE TAXES Universe: Specified Owner- Occupied Housing Units				H94/H95. MORTGAGE STATUS BY SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME IN 1999			
Two Universes: All/Specified Owner-Occupied Housing Units									Universe: Specified Owner-Occupied Housing Units			
		Total	--- Specified Owner Occupied ---		Specified. Owner-				Percentage			
		Owner			Occupied Units:				of HH Income--		Total	
		Occupied	Total	With A							With A	Without A
				Mortgage							Mortgage	Mortgage
				Mortgage								
Monthly Costs--					Less than \$200		1,188,442		Specified Units:	1,188,442	803,068	385,374
Total Units	1,542,310	1,188,442	803,068	385,374	\$200 to \$299	62,514			Under 10.0%	278,142	73,311	204,831
Less than \$200	163,184	104,635	1,224	103,411	\$300 to \$399	67,962			10.0-14.9%	237,926	162,973	74,953
\$200 to \$299	233,414	173,223	8,215	165,008	\$400 to \$599	88,970			15.0-19.9%	220,898	183,181	37,717
\$300 to \$399	137,596	100,727	28,386	72,341	\$600 to \$799	168,307			20.0-24.9%	154,354	133,891	20,463
\$400 to \$499	106,330	78,460	54,259	24,201	\$800 to \$999	166,704			25.0-29.9%	93,760	81,699	12,061
\$500 to \$599	111,551	85,006	75,757	9,249	\$1,000 to \$1,499	151,573			30.0-34.9%	55,795	48,100	7,695
\$600 to \$699	119,760	93,002	88,943	4,059	\$1,500 to \$1,999	244,229			35.0-39.9%	34,391	29,590	4,801
\$700 to \$799	118,831	94,558	92,034	2,524	\$2,000 to \$2,999	109,197			40.0-49.9%	38,466	32,516	5,950
\$800 to \$899	107,576	87,752	86,306	1,446	\$3,000 to \$3,999	80,136			50.0%+	65,553	54,200	11,353
\$900 to \$999	89,824	73,888	72,931	957	\$4,000 to \$4,999	25,957			Not Computed	9,157	3,607	5,550
\$1,000 or More	354,244	297,191	295,013	2,178	\$5,000 to \$7,499	9,692						
\$1,000 to \$1,249	N/A	N/A	125,999	N/A	\$7,500 to \$9,999	8,669						
\$1,250 to \$1,499	N/A	N/A	71,677	N/A	\$10,000 or more	1,586						
\$1,500 to \$1,999	N/A	N/A	59,941	N/A	No Taxes Paid	1,276						
\$2,000 to \$2,499	N/A	N/A	19,845	N/A		1,670						
\$2,500 to \$2,999	N/A	N/A	7,888	N/A	Median Real Estate Taxes		\$851					
\$3,000 or More	N/A	N/A	9,663	N/A	Mean Real Estate Taxes		\$1,056					
Median Monthly Costs		N/A	\$861	\$249					Median Percentage of 1999 Household Income Spent on Home Ownership	16.7%	19.5%	9.9%
Mean Monthly Costs		\$757	\$988	\$276								

Census 2000, Summary File 3, Housing Profile 3: VALUE AND TENURE BY RACE & HISPANIC/LATINO, HOUSEHOLD INCOME BY TENURE

Housing-3

Area Name: Missouri State: Mo

Area Type: State (Summary Level 040)

H74/H76/H78/H84-H86/HCT41A-I/HCT42A-I/HCT43A-I/H87-H89. VALUE OF HOUSING UNITS BY RACE AND HISPANIC OR LATINO ORIGIN OF HOUSEHOLDER; PRICE ASKED
Three Universes All Owner-Occupied Housing Units/Specified Owner-Occupied Housing Units/Specified Vacant-for-Sale-Only Housing Units

Value --	All Owner Occupied	Specified Owner-Occupied Housing Units										PRICE ASKED Specified Vacant-for-Sale-Only
		Total	White Alone	Black /Af Amer Alone	Amer Ind /Ala Nat Alone	Asian Alone	Nat Haw / Pac Isl Alone	Other Race Alone	Two or More Races	Hispanic or Latino	White Alone not Hispanic or Latino	
Total Units	1,542,310	1,188,442	1,067,835	93,914	3,914	8,172	333	4,116	10,158	12,982	1,059,831	27,650
Under 10,000	36,073	9,376	7,500	1,564	59	17	0	49	187	97	7,461	1,708
10,000-14,999	24,849	9,979	8,118	1,521	71	86	2	58	123	187	8,012	849
15,000-19,999	26,194	12,119	9,787	1,888	53	61	0	113	217	248	9,659	954
20,000-24,999	30,216	16,322	13,400	2,386	97	60	8	135	236	315	13,246	982
25,000-29,999	33,904	20,147	16,510	2,990	96	123	18	132	278	368	16,310	1,153
30,000-34,999	39,380	25,787	20,870	4,079	141	86	6	230	375	523	20,597	1,155
35,000-39,999	44,406	31,928	25,406	5,730	105	139	8	216	324	505	25,131	1,325
40,000-49,999	93,840	73,156	58,408	12,871	332	273	14	370	888	923	57,919	2,307
50,000-59,999	110,068	87,949	72,681	13,075	424	430	26	345	968	1,134	72,036	2,276
60,000-69,999	120,969	99,706	86,012	11,598	340	405	22	337	992	1,078	85,351	2,549
70,000-79,999	122,664	101,366	90,584	8,573	439	456	8	344	962	1,055	89,972	2,042
80,000-89,999	129,206	107,626	98,393	7,089	433	429	63	438	781	1,224	97,702	1,920
90,000-99,999	112,577	95,028	88,216	4,969	322	455	23	320	723	1,011	87,603	1,223
100,000-124,999	180,463	150,121	141,119	6,265	318	846	43	439	1,091	1,617	140,055	2,187
125,000-149,999	134,800	111,982	106,208	3,506	246	1,129	26	246	621	945	105,516	1,484
150,000-174,999	90,323	72,648	68,954	2,245	216	659	25	68	481	523	68,546	1,196
175,000-199,999	55,947	45,143	42,976	1,182	77	475	8	107	318	381	42,703	615
200,000-249,999	61,609	47,820	45,624	1,084	91	628	12	113	268	403	45,347	693
250,000-299,999	36,122	27,060	26,000	475	22	423	0	31	109	103	25,928	355
300,000-399,999	28,141	21,504	20,552	449	16	381	0	14	92	164	20,395	426
400,000-499,999	11,944	8,799	8,418	135	4	209	7	8	18	87	8,331	136
500,000-749,999	11,010	8,053	7,598	112	0	261	14	0	68	55	7,543	77
750,000-999,999	3,570	2,608	2,491	28	0	75	0	3	11	21	2,473	15
1,000,000 & over	4,035	2,215	2,010	100	12	66	0	0	27	15	1,995	23
Median Value	\$86,900	\$89,900	\$93,000	\$60,700	\$75,400	\$129,900	\$88,700	\$72,100	\$75,100	\$80,500	\$93,000	\$64,400
Mean Value	\$111,908	\$114,482	\$118,025	\$73,453	\$87,939	\$175,472	\$124,324	\$81,523	\$95,572	\$97,736	\$118,093	\$83,822

H9/H10/H11/H12/H13. TENURE BY RACE AND HISPANIC OR LATINO ORIGIN OF HOUSEHOLDER
Universe Occupied Housing Units

Householder--	Occupied Housing Units				
	Total	Not Hispanic or Latino	Hispanic or Latino	Owner Occupied	Renter Occupied
Total Units	2,194,594	2,162,701	31,893	1,542,310	652,284
White Alone	1,900,311	1,883,009	17,302	1,401,065	499,246
Black/Af Amer Alone	225,730	224,791	939	106,518	119,212
American Indian/ Alaska Native Alone	9,819	9,364	455	5,919	3,900
Asian Alone	19,836	19,744	92	9,289	10,547
Native Hawaiian/ Pacific Isl Alone	874	813	61	406	468
Other Race Alone	11,983	1,065	10,918	5,007	6,976
Two or More Races	26,041	23,915	2,126	14,106	11,935

HCT11/HCT12/HCT13. HOUSEHOLD INCOME IN 1999 BY TENURE
Universe Occupied Housing Units

	Household Income		
	Total	Owner Occupied	Renter Occupied
Total Units:	2,194,594	1,542,310	652,284
Less than \$5,000	82,955	32,464	50,491
\$5,000 to \$9,999	139,102	58,020	81,082
\$10,000 to \$14,999	154,613	79,319	75,294
\$15,000 to \$19,999	156,374	88,196	68,178
\$20,000 to \$24,999	164,512	98,576	65,936
\$25,000 to \$34,999	314,204	205,707	108,497
\$35,000 to \$49,999	383,756	283,089	100,667
\$50,000 to \$74,999	414,034	344,854	69,180
\$75,000 to \$99,999	192,799	173,444	19,355
\$100,000 to \$149,999	125,637	116,465	9,172

			\$150,000 or more	66,608	62,176	4,432
			\$150,000 or more	66,608	62,176	4,432
Hispanic or Latino	15,664	16,229	Median Household Income	\$37,828	\$45,667	\$30,376
White Alone, not Hispanic or Latino	1,391,452	491,557	Mean Household Income	\$49,917	\$58,182	\$30,376

Source: Census 2000 Summary File 3 [machine-readable data file]/prepared by the U.S. Census Bureau, 2002 (www.census.gov) 27AUG02: Area 1, Page 3
Profile prepared by the Missouri Census Data Center (MCDC), <http://mcdc.missouri.edu> using software created by a coalition of State Data Center agencies

Area Name: Missouri State: Mo.

Area Type: State (Summary Level 040)

H68. INCLUSION OF UTILITIES IN RENT Universe: Specified Renter-Occupied Housing Units		H52/H65. MEAN GROSS RENT BY MEALS INCLUDED IN RENT Universe: Specified Renter-Occupied Housing Units Paying Cash Rent		H67. BEDROOMS BY GROSS RENT Universe: Specified Renter-Occupied Housing Units						
Specified Units:	632,945					-----Bedrooms -----				
Pay Extra for One or More Utilities	535,911	Specified Units:	\$513		Total	None	1 bdr	2 bdrs	3 or more	
No Extra Payment	97,034	Meals Included	\$1,147							
		Meals Not Included	\$504	Specified Units:	632,945	25,138	182,774	273,860	151,173	
H69/H70. GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME IN 1999				With Cash Rent:	593,360	24,434	178,303	258,592	132,03	
Universe: Specified Renter-Occupied Housing Units				Less than \$200	41,625	3,047	25,726	9,121	3,731	
[Specified Units: 632,945				\$200 to \$299	54,058	4,806	25,413	16,501	7,338	
Less than 10.0 Percent 44,082		30.0 to 34.9 Percent	43,355	\$300 to \$499	220,781	10,841	76,063	98,446	35,431	
10.0 to 14.9 Percent 84,235		35.0 to 39.9 Percent	29,550	\$500 to \$749	201,199	4,174	40,098	105,929	50,998	
15.0 to 19.9 Percent 96,965		40.0 to 49.9 Percent	38,466	\$750 to \$999	54,654	691	5,947	22,444	25,572	
20.0 to 24.9 Percent 81,710		50.0 Percent or More	98,246	\$1,000 or More	21,043	875	5,056	6,151	8,961	
25.0 to 29.9 Percent 63,284		Not Computed	53,052	No Cash Rent	39,585	704	4,471	15,268	19,142	
Median Percentage of 1999 Household Income spent on Gross Rent 24%										

H54/H56/H58-H64/HCT36A-I/HCT37A-1/HCT38A-I. CONTRACT RENT; GROSS RENT BY RACE AND HISPANIC OR LATINO ORIGIN OF HOUSEHOLDER; RENT ASKED
Two Universes: Specified Renter-Occupied and Specified Vacant-for-Rent Housing Units

Gross Rent For Specified Renter-Occupied Housing Units												RENT ASKED
	Contract Rent Total	Gross Rent Total	White Alone	Black /Af Amer Alone	Amer Ind /Ala Nat Alone	Asian Alone	Nat Haw /Pac Isl Alone	Other Race Alone	Two or More Races	Hispanic or Latino	White Alone not Hispanic or Latino	Specified Vacant For-Rent
Spec. Units:	632,945	632,945	480,830	118,774	3,752	10,523	461	6,940	11,665	16,073	473,243	64,478
Cash Rent:	593,360	593,360	447,158	114,513	3,512	10,100	449	6,570	11,058	15,346	439,851	
Under \$100	19,882	6,725	4,036	2,415	47	70	23	18	116	155	3,955	1,674
\$100-\$149	24,398	14,630	10,024	4,125	87	85	7	42	260	172	9,908	2,561
\$150-\$199	28,804	20,270	15,110	4,406	137	124	0	81	412	228	14,990	3,605
\$200-\$249	42,397	23,222	17,680	4,620	133	206	8	165	410	377	17,500	5,712
\$250-\$299	59,064	30,836	23,400	6,074	173	207	30	311	641	787	23,074	7,798
\$300-\$349	70,626	42,993	32,746	7,828	345	573	19	700	782	1,317	32,257	8,499
\$350-\$399	75,560	55,675	42,124	10,308	358	881	28	799	1,177	1,677	41,389	8,551
\$400-\$449	60,699	61,944	45,984	12,405	459	1,078	33	824	1,161	1,930	45,068	6,012
\$450-\$499	51,692	60,169	45,085	11,717	420	1,027	17	707	1,196	1,626	44,308	5,143
\$500-\$549	40,498	55,921	41,411	11,259	312	992	56	725	1,166	1,591	40,663	3,493
\$550-\$599	31,675	47,421	34,883	9,919	188	872	71	507	981	1,347	34,212	2,661
\$600-\$649	26,110	40,414	30,322	7,665	322	938	69	375	723	1,020	29,765	2,306
\$650-\$699	17,701	32,849	24,623	6,294	149	880	27	379	497	816	24,228	1,814
\$700-\$749	10,120	24,594	18,870	4,477	81	543	22	238	363	559	18,559	843
\$750-\$799	7,958	18,658	14,833	2,774	50	485	8	166	342	475	14,584	738
\$800-\$899	9,805	24,329	19,022	4,053	128	466	19	239	402	513	18,782	960
\$900-\$999	4,917	11,667	9,158	1,887	43	284	2	90	203	287	8,993	520
\$1,000-\$1,249	4,893	12,130	9,913	1,559	73	277	10	146	152	337	9,741	666
\$1,250-\$1,499	2,358	3,884	3,317	421	7	75	0	39	25	86	3,279	322
\$1,500-\$1,999	2,543	3,254	2,966	205	0	37	0	16	30	28	2,960	286
\$2,000 or more	1,660	1,775	1,651	102	0	0	0	3	19	18	1,636	314
No Cash Rent	39,585	39,585	33,672	4,261	240	423	12	370	607	727	33,392	N/A
Median Rent	\$384	\$484	\$486	\$472	\$452	\$540	\$552	\$474	\$474	\$482	\$486	\$364
Mean Rent	\$383	\$481	\$484	\$466	\$441	\$540	\$503	\$482	\$466	\$489	\$484	\$399

	Structures Built Before 1940			Change, 1990-2000		Percent of Total Housing Units	
	By County	2000	1990	Number	%	2000	1990
<i>Missouri</i>	395,153	447,757	-52,604	-11.7	16.2	20.4	
Adair	2,187	2,651	-464	-17.5	20.2	26.3	
Andrew	1,535	1,370	165	12	23	23.5	
Atchison	1,270	1,471	-201	-13.7	40.9	44.6	
Audrain	2,274	2,177	97	4.5	20.9	21.7	
Barry	2,380	2,399	-19	-0.8	14.9	18.6	
Barton	1,495	1,664	-169	-10.2	27.6	33.2	
Bates	1,822	2,083	-261	-12.5	25.1	30.7	
Benton	1,238	1,287	-49	-3.8	9.8	12.5	
Bollinger	773	856	-83	-9.7	14	18.8	
Boone	3,846	3,962	-116	-2.9	6.8	8.9	
Buchanan	12,188	13,975	-1,787	-12.8	33.3	39.2	
Butler	1,822	1,937	-115	-5.9	9.7	11.4	
Caldwell	1,348	1,412	-64	-4.5	30	38.7	
Callaway	1,891	1,965	-74	-3.8	11.7	15.1	
Camden	650	899	-249	-27.7	1.9	3.5	
Cape Girardeau	3,774	3,896	-122	-3.1	12.8	15.4	
Carroll	1,649	2,284	-635	-27.8	33.7	45.7	
Carter	230	313	-83	-26.5	7.6	11.6	
Cass	2,740	2,684	56	2.1	8.6	11	
Cedar	1,033	1,358	-325	-23.9	15.2	22.5	
Chariton	1,240	1,649	-409	-24.8	29.2	36.8	
Christian	1,506	1,631	-125	-7.7	6.9	12.7	
Clark	992	1,169	-177	-15.1	28.5	34.4	
Clay	4,646	4,432	214	4.8	6.1	7	
Clinton	1,944	1,904	40	2.1	24.7	29	
Cole	3,575	4,229	-654	-15.5	12.4	17	
Cooper	2,007	2,194	-187	-8.5	30.1	36.6	
Crawford	1,442	1,223	219	17.9	13.3	13.5	
Dade	1,150	1,255	-105	-8.4	30.6	35.4	
Dallas	905	852	53	6.2	13.1	15.5	
Daviess	994	1,264	-270	-21.4	25.8	35	
DeKalb	992	1,003	-11	-1.1	25.8	29.9	
Dent	914	987	-73	-7.4	13.1	16.1	
Douglas	856	866	-10	-1.2	14.5	17	
Dunklin	1,617	1,958	-341	-17.4	11	13.9	
Franklin	4,910	4,664	246	5.3	12.8	14.4	
Gasconade		1,879	1,822	57	3.1	24	25.5
Gentry	1,298	1,406	-108	-7.7	40.4	43.5	
Greene	12,416	12,840	-424	-3.3	11.9	14.6	
Grundy	1,611	1,935	-324	-16.7	31.6	37.8	
Harrison	1,480	1,695	-215	-12.7	34.3	39.9	
Henry	2,072	2,377	-305	-12.8	20.2	25.5	
Hickory	601	489	112	22.9	9.7	8.9	
Holt	1,084	1,354	-270	-19.9	37	42.4	
Howard	1,374	1,414	-40	-2.8	31.6	35.1	

	Structures Built Before 1940			Change, 1990-2000		Percent of Total Housing Units	
	By County	2000	1990	Number	%	2000	1990
Howell	1,986	1,771	215	12.1	12.2	13.3	
Iron	667	741	-74	-10	13.6	15.8	
Jackson	53,871	64,580	-10,709	-16.6	18.7	23	
Jasper	9,922	11,741	-1,819	-15.5	21.8	29.7	
Jefferson	4,724	4,909	-185	-3.8	6.2	7.7	
Johnson	2,180	2,547	-367	-14.4	11.5	15.9	
Knox	877	882	-5	-0.6	37.9	39.1	
Laclede	1,300	1,317	-17	-1.3	9.1	11.4	
Lafayette	3,183	3,256	-73	-2.2	23.2	25.4	
Lawrence	3,204	3,768	-564	-15	21.7	29.5	
Lewis	1,436	1,537	-101	-6.6	31.2	36.2	
Lincoln	1,770	1,756	14	0.8	11.4	14.3	
Linn	2,210	2,696	-486	-18	33.7	41.1	
Livingston	1,756	1,866	-110	-5.9	27.2	29.6	
McDonald	1,347	1,378	-31	-2.2	14.5	18.8	
Macon	2,248	2,255	-7	-0.3	30	32.4	
Madison	715	857	-142	-16.6	12.6	16.2	
Maries	783	720	63	8.8	18.9	19.4	
Marion	4,201	4,400	-199	-4.5	33.8	36.6	
Mercer	591	613	-22	-3.6	27.8	27.6	
Miller	1,187	1,413	-226	-16	10.5	14.5	
	Mississippi	807	653	154	23.6	13.8	11.3
Moniteau	1,333	1,452	-119	-8.2	23.2	28.8	
Monroe	1,208	1,334	-126	-9.4	26.5	32.4	
	Montgomery	1,446	1,261	185	14.7	25.3	24.1
Morgan	1,101	1,272	-171	-13.4	7.9	10.1	
	New Madrid	845	1,148	-303	-26.4	9.8	13.4
Newton	3,129	3,209	-80	-2.5	14.3	17.5	
Nodaway	2,529	2,781	-252	-9.1	28.4	33.3	
Oregon	802	750	52	6.9	16	16.7	
Osage	1,329	1,496	-167	-11.2	22.5	27.6	
Ozark	545	570	-25	-4.4	10.7	12.8	
Pemiscot	967	1,352	-385	-28.5	11	15.4	
Perry	1,412	1,243	169	13.6	18.1	18.1	
Pettis	3,907	4,496	-589	-13.1	23	29.1	
Phelps	1,594	1,555	39	2.5	9.1	10.6	
Pike	1,756	2,138	-382	-17.9	23.4	30	
Platte	1,954	2,042	-88	-4.3	6.3	8.4	
Polk	1,772	1,891	-119	-6.3	15.8	21.1	
Pulaski	999	1,027	-28	-2.7	6.5	7.4	
Putnam	715	731	-16	-2.2	24.5	28.2	
Ralls	837	898	-61	-6.8	18.3	23.8	
Randolph	2,739	2,954	-215	-7.3	25.5	29.2	
Ray	1,872	2,053	-181	-8.8	20	23.8	
Reynolds	394	403	-9	-2.2	10.5	11.4	
Ripley	596	648	-52	-8	9.3	11.6	
	St. Charles	3,303	3,718	-415	-11.2	3.1	4.7

	Structures Built Before 1940			Change, 1990-2000		Percent of Total Housing Units	
	By County	2000	1990	Number	%	2000	1990
St. Clair	1,109	1,099	10	0.9	21.3	23.7	
Ste. Genevieve	1,002	1,085	-83	-7.6	12.5	16	
	St. Francois	3,401	3,729	-328	-8.8	13.9	18.4
St. Louis	42,090	44,228	-2,138	-4.8	9.9	11	
Saline	2,585	2,944	-359	-12.2	25.8	29.3	
Schuyler	777	731	46	6.3	38.3	36.8	
Scotland	905	1,168	-263	-22.5	39.5	50.7	
Scott	2,113	2,195	-82	-3.7	12.5	13.8	
Shannon	530	596	-66	-11.1	13.7	18	
Shelby	1,220	1,312	-92	-7	37.6	40	
Stoddard	1,497	1,630	-133	-8.2	11.3	13.3	
Stone	964	1,203	-239	-19.9	5.9	10.7	
Sullivan	1,313	1,167	146	12.5	39	37.7	
Taney	745	713	32	4.5	3.8	5.4	
Texas	1,482	1,409	73	5.2	13.8	14.8	
Vernon	2,127	2,316	-189	-8.2	24	28.3	
Warren	913	962	-49	-5.1	8.3	10.9	
	Washington	907	952	-45	-4.7	9.2	11.8
Wayne	622	740	-118	-15.9	8.3	11.6	
Webster	1,617	1,550	67	4.3	13.4	17.1	
Worth	581	577	4	0.7	46.7	45.5	
Wright	1,409	1,628	-219	-13.5	17.7	22.6	
St. Louis City	85,545	108,490	-22,945	-21.1	48.5	55.7	

Source: 1990 and 2000 Decennial Census, Summary File 3

Prepared by University Outreach & Extension -
Office of Social & Economic Data Analysis (OSEDA)

QT-H13. Gross Rent as a Percentage of Household Income in 1999: 2000

Data Set: Census 2000 Summary File 3 (SF 3) - Sample Data

Geographic Area: Missouri

Subject	Number	Percent
Specified renter-occupied housing units	632,945	100.0
GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME IN 1999		
Less than 10 percent	44,082	7.0
10 to 14 percent	84,235	13.3
15 to 19 percent	96,965	15.3
20 to 24 percent	81,710	12.9
25 to 29 percent	63,284	10.0
30 to 34 percent	43,355	6.8
35 to 39 percent	29,550	4.7
40 to 49 percent	38,466	6.1
50 percent or more	98,246	15.5
Not computed	53,052	8.4
Median	24.0	(X)
HOUSEHOLD INCOME IN 1999 BY GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME IN 1999		
Less than \$10,000	128,882	20.4
Less than 20 percent	3,997	3.1
20 to 24 percent	4,618	3.6
25 to 29 percent	8,480	6.6
30 to 34 percent	6,025	4.7

Subject	Number	Percent
35 percent or more	82,761	64.2
Not computed	23,001	17.8
\$10,000 to \$19,999		
Less than 20 percent	14,161	10.1
20 to 24 percent	13,649	9.8
25 to 29 percent	19,058	13.6
30 to 34 percent	18,805	13.5
35 percent or more	64,919	46.5
Not computed	9,100	6.5
\$20,000 to \$34,999		
Less than 20 percent	55,419	32.8
20 to 24 percent	41,771	24.7
25 to 29 percent	29,241	17.3
30 to 34 percent	16,377	9.7
35 percent or more	16,401	9.7
Not computed	9,715	5.8
\$35,000 or more		
Less than 20 percent	151,705	77.6
20 to 24 percent	21,672	11.1
25 to 29 percent	6,505	3.3
30 to 34 percent	2,148	1.1
35 percent or more	2,181	1.1
Not computed	11,236	5.7

Source: U.S. Census Bureau, Census 2000 Summary File 3, Matrices H69, H70, and H73.

H69. Gross Rent as a Percentage of Household Income

In 1999[1] – Universe: Specified renter-occupied units;

Data Set: Census 200 Summary File 3 (SF 3) – Sample Data

	Total:	Less than 10 percent	10 to 14 percent	15 to 19 percent	20 to 24 percent	25 to 29 percent	30 to 34 percent	35 to 39 percent	40 to 49 percent	50 percent or more	Not computed
Missouri	632,945	44,082	84,235	96,965	81,710	63,284	43,355	29,550	38,466	98,246	53,052
Adair	3,730	153	397	431	402	303	229	171	344	1,037	263
Andrew	1,126	131	199	184	130	74	50	13	82	166	97
Atchison	740	105	118	103	85	64	22	15	21	63	144
Audrain	2,310	165	333	417	305	235	166	91	107	236	255
Barry	2,950	285	393	373	343	320	212	190	149	320	365
Barton	1,183	76	230	201	149	99	86	68	62	79	133
Bates	1,422	110	199	172	169	148	102	79	52	218	173
Benton	1,094	78	124	149	108	113	52	77	77	134	182
Bollinger	712	55	93	107	75	79	45	21	44	45	148
Boone	22,247	1,187	2,321	3,091	2,807	2,253	1,661	1,112	1,460	5,094	1,261
Buchanan	10,714	815	1,382	1,680	1,503	998	754	506	703	1,666	707
Butler	4,903	352	662	705	526	572	376	232	301	610	567
Caldwell	693	69	108	89	92	69	48	30	20	66	102
Callaway	3,190	266	500	597	358	308	222	100	151	399	289
Camden	2,572	214	336	421	304	241	143	103	143	246	421
Cape Girardeau	8,336	499	1,030	1,201	1,265	790	609	322	540	1,444	636
Carroll	915	135	114	155	86	86	67	12	43	77	140
Carter	462	33	48	65	46	25	33	7	17	63	125
Cass	5,890	522	746	953	734	604	380	306	308	708	629
Cedar	1,120	117	82	141	81	113	91	63	98	139	195
Chariton	541	92	82	84	43	38	15	27	22	45	93
Christian	4,706	305	547	694	768	562	307	242	259	726	296
Clark	532	31	76	73	69	48	29	19	18	70	99
Clay	21,047	1,124	3,404	3,788	3,791	2,362	1,451	1,039	1,043	2,333	712
Clinton	1,362	103	156	226	179	127	128	45	54	182	162
Cole	8,579	765	1,381	1,535	1,268	851	548	342	469	953	467
Cooper	1,409	116	283	253	175	111	30	92	40	152	157
Crawford	1,872	144	264	275	212	164	120	62	131	264	236
Dade	552	62	55	78	76	47	41	15	18	38	122
Dallas	1,064	33	181	101	94	89	88	57	85	119	217
Daviess	600	70	95	70	73	37	25	21	38	59	112
DeKalb	803	67	84	108	140	119	40	40	35	71	99
Dent	1,383	84	183	214	215	134	60	69	72	212	140
Douglas	829	52	133	115	55	93	27	46	17	90	201
Dunklin	4,509	444	571	541	355	426	337	290	270	676	599
Franklin	7,296	714	1,257	1,115	996	662	445	393	296	887	531
Gasconade	1,048	121	146	192	119	87	64	26	58	113	122
Gentry	613	82	93	76	80	55	27	5	30	48	117

	Total:	Less than 10 percent	10 to 14 percent	15 to 19 percent	20 to 24 percent	25 to 29 percent	30 to 34 percent	35 to 39 percent	40 to 49 percent	50 percent or more	Not computed
Greene	35,075	1,950	4,128	5,114	4,907	4,013	2,510	1,915	2,710	5,890	1,938
Grundy	1,106	89	117	199	105	139	67	34	61	132	163
Harrison	782	74	118	117	78	79	41	13	52	87	123
Henry	2,307	225	375	338	254	239	189	101	143	241	202
Hickory	537	29	50	58	45	68	60	15	28	69	115
Holt	461	63	71	54	51	39	34	11	23	21	94
Howard	855	53	97	118	106	84	45	46	27	135	144
Howell	3,575	229	418	449	495	431	212	225	215	428	473
Iron	948	74	104	104	121	79	58	39	58	154	157
Jackson	98,362	6,533	12,724	15,198	13,128	10,265	6,667	4,562	6,009	16,406	6,870
Jasper	13,404	933	1,675	2,117	1,958	1,341	917	814	874	1,823	952
Jefferson	11,608	794	1,869	2,055	1,400	1,128	679	560	628	1,518	977
Johnson	6,449	321	656	958	778	448	390	273	351	1,254	1,020
Knox	345	36	20	66	25	38	16	5	12	30	97
Laclede	3,182	248	470	435	516	319	237	175	183	313	286
Lafayette	2,753	253	466	414	321	240	181	159	121	301	297
Lawrence	3,277	232	462	403	435	321	313	155	160	420	376
Lewis	874	92	131	109	115	65	44	44	38	96	140
Lincoln	2,491	200	347	374	359	207	140	99	123	347	295
Linn	1,214	109	178	193	135	105	68	72	69	100	185
Livingston	1,596	127	225	190	178	163	93	122	69	206	223
McDonald	2,007	139	245	287	245	151	188	86	126	249	291
Macon	1,401	116	168	238	186	137	112	70	63	108	203
Madison	1,005	68	111	152	121	80	54	42	94	129	154
Maries	510	47	89	78	53	35	37	17	22	53	79
Marion	3,151	277	371	546	423	339	213	106	159	415	302
Mercer	294	29	44	47	42	22	13	13	18	25	41
Miller	2,187	195	266	341	311	262	169	82	124	181	256
Mississippi	1,953	187	157	194	194	148	141	112	151	333	336
Moniteau	1,048	113	165	206	134	101	78	36	47	58	110
Monroe	602	68	76	97	53	67	35	16	21	50	119
Montgomery	863	131	129	110	79	74	72	48	31	103	86
Morgan	1,172	73	130	155	156	119	72	63	70	141	193
New Madrid	2,627	197	378	300	276	221	143	149	124	363	476
Newton	4,419	415	699	680	590	404	280	148	210	473	520
Nodaway	2,717	203	332	387	274	231	181	107	102	650	250
Oregon	763	58	79	64	90	75	67	34	55	100	141
Osage	732	91	122	104	76	69	29	26	27	77	111
Ozark	576	82	64	43	40	47	29	40	20	80	131
Pemiscot	3,201	204	265	430	291	296	199	215	214	621	466
Perry	1,277	60	229	220	147	103	81	49	69	160	159
Pettis	4,112	275	550	649	532	340	380	182	327	487	390
Phelps	5,165	352	616	705	554	496	344	270	357	969	502

	Total:	Less than 10 percent	10 to 14 percent	15 to 19 percent	20 to 24 percent	25 to 29 percent	30 to 34 percent	35 to 39 percent	40 to 49 percent	50 percent or more	Not computed
Pike	1,523	144	201	234	183	141	141	39	60	159	221
Platte	9,343	757	1,555	2,003	1,274	915	667	329	415	1,089	339
Polk	2,426	142	330	289	317	215	186	109	230	351	257
Pulaski	5,543	349	578	735	511	338	177	94	140	318	2,303
Putnam	434	57	60	62	33	29	25	24	14	63	67
Ralls	537	56	73	86	56	46	38	23	25	65	69
Randolph	2,449	177	450	348	234	323	154	98	108	297	260
Ray	1,633	141	272	212	178	189	103	68	86	244	140
Reynolds	506	35	65	49	52	44	22	29	34	72	104
Ripley	1,046	78	137	96	90	70	56	36	65	155	263
St. Charles	18,096	1,102	2,949	3,233	2,688	1,854	1,260	699	1,029	2,305	977
St. Clair	710	89	90	101	96	45	41	30	28	59	131
Ste. Genevieve	1,048	128	146	139	104	99	65	51	90	132	94
St. Francois	5,482	334	798	700	616	646	414	259	443	748	524
St. Louis	104,229	6,479	14,490	17,237	14,742	10,974	7,446	4,571	6,445	16,422	5,423
St. Louis (city)	78,017	5,594	9,447	11,231	8,325	7,220	5,328	3,894	5,272	16,075	5,631
Saline	2,578	187	458	360	324	274	169	104	145	276	281
Schuyler	371	35	46	50	51	39	21	15	9	24	81
Scotland	357	28	65	48	30	12	26	17	18	44	69
Scott	4,661	437	650	579	512	519	289	196	321	702	456
Shannon	558	53	57	60	43	48	32	21	25	78	141
Shelby	585	70	56	94	81	55	38	20	9	63	99
Stoddard	3,159	275	388	389	335	279	273	164	187	324	545
Stone	2,058	108	196	277	249	164	171	118	155	315	305
Sullivan	698	94	88	105	75	74	28	48	15	67	104
Taney	4,882	303	588	818	573	437	385	274	326	590	588
Texas	1,870	126	236	209	206	212	141	119	89	255	277
Vernon	1,980	181	268	228	224	258	176	103	153	244	145
Warren	1,447	137	184	214	155	140	80	38	62	177	260
Washington	1,579	123	189	203	142	131	75	47	90	260	319
Wayne	1,098	81	163	116	102	73	68	52	78	130	235
Webster	2,166	216	333	355	259	124	103	106	153	247	270
Worth	189	24	29	12	9	16	11	12	12	12	52
Wright	1,650	122	208	224	188	147	138	45	73	240	265

H20, Tenure By Occupants Per Room [13]

Universe: Occupied housing units

Data Set: Census 2000 Summary File 3 (SF 3)

Overcrowded Households by County	Total:	Owner occupied:	0.50 or less	0.51 to 1.00	1.01 to 1.50	1.51 to 2.00	2.01 or more	Renter occupied:	0.50 or less	0.51 to 1.00	1.01 to 1.50	1.51 to 2.00	2.01 or more	% Owner & Renter with >1.01
Adair	9,669	5,837	4,719	1,086	32	0	0	3,832	2,510	1,178	81	48	15	1.80%
Andrew	6,273	5,016	3,698	1,262	42	14	0	1,257	849	379	27	2	0	1.40%
Atchison	2,722	1,883	1,600	267	16	0	0	839	647	182	8	2	0	1.00%
Audrain	9,844	7,297	5,659	1,524	72	42	0	2,547	1,759	702	59	23	4	2.00%
Barry	13,398	10,145	7,335	2,517	203	72	18	3,253	1,978	1,030	145	54	46	4.00%
Barton	4,895	3,593	2,610	933	38	10	2	1,302	848	381	57	6	10	2.50%
Bates	6,511	4,882	3,625	1,149	86	19	3	1,629	992	588	39	0	10	2.40%
Benton	7,420	6,097	4,761	1,246	69	14	7	1,323	843	406	65	9	0	2.20%
Bollinger	4,576	3,732	2,571	1,078	66	14	3	844	533	273	35	3	0	2.60%
Boone	53,094	30,529	24,448	5,732	272	71	6	22,565	15,429	6,482	407	175	72	1.90%
Buchanan	33,557	22,657	17,522	4,922	168	35	10	10,900	7,111	3,480	241	68	0	1.60%
Butler	16,718	11,525	8,843	2,558	98	26	0	5,193	3,436	1,489	199	55	14	2.30%
Caldwell	3,523	2,727	1,999	678	45	3	2	796	540	223	27	6	0	2.40%
Callaway	14,416	11,072	7,992	2,926	124	16	14	3,344	2,092	1,118	98	22	14	2.00%
Camden	15,779	12,980	10,570	2,256	145	9	0	2,799	1,816	880	78	23	2	1.60%
Cape Girardeau	26,980	18,450	14,246	4,052	122	30	0	8,530	5,975	2,266	233	49	7	1.60%
Carroll	4,169	3,087	2,393	660	26	8	0	1,082	753	296	15	16	2	1.60%
Carter	2,378	1,825	1,306	480	33	6	0	553	346	178	23	6	0	2.90%
Cass	30,168	24,002	17,238	6,410	280	66	8	6,166	3,772	2,173	160	59	2	1.90%
Cedar	5,685	4,451	3,532	853	38	28	0	1,234	812	364	32	18	8	2.20%
Chariton	3,469	2,794	2,162	594	37	1	0	675	479	167	26	3	0	1.90%
Christian	20,425	15,509	11,148	4,109	218	30	4	4,916	2,938	1,813	123	34	8	2.00%
Clark	2,966	2,327	1,682	592	35	2	16	639	448	174	17	0	0	2.40%
Clay	72,558	51,282	39,284	11,495	366	128	9	21,276	13,986	6,456	574	219	41	1.80%
Clinton	7,152	5,649	4,150	1,429	48	22	0	1,503	1,034	431	21	17	0	1.50%
Cole	27,040	18,341	14,622	3,556	141	22	0	8,699	6,413	2,046	175	58	7	1.50%
Cooper	5,932	4,402	3,441	918	33	4	6	1,530	1,043	435	41	11	0	1.60%
Crawford	8,858	6,790	4,897	1,777	97	19	0	2,068	1,200	737	96	31	4	2.80%
Dade	3,202	2,522	1,914	583	23	2	0	680	404	248	20	4	4	1.70%
Dallas	6,030	4,774	3,383	1,283	77	18	13	1,256	731	467	29	22	7	2.80%

Overcrowded Households by County	Total:	Owner occupied:	0.50 or less	0.51 to 1.00	1.01 to 1.50	1.51 to 2.00	2.01 or more	Renter occupied:	0.50 or less	0.51 to 1.00	1.01 to 1.50	1.51 to 2.00	2.01 or more	% Owner & Renter with >1.01
Daviess	3,178	2,440	1,825	545	54	15	1	738	466	248	17	7	0	3.00%
DeKalb	3,528	2,591	1,874	690	23	0	4	937	663	240	33	0	1	1.70%
Dent	5,982	4,434	3,310	1,063	53	6	2	1,548	997	499	31	18	3	1.90%
Douglas	5,201	4,111	2,982	1,037	67	17	8	1,090	694	361	29	0	6	2.40%
Dunklin	13,411	8,841	6,647	2,065	111	17	1	4,570	2,782	1,502	205	57	24	3.10%
Franklin	34,945	27,265	18,614	8,079	444	79	49	7,680	4,764	2,618	249	32	17	2.50%
Gasconade	6,171	4,955	3,729	1,135	75	16	0	1,216	772	406	33	5	0	2.10%
Gentry	2,747	2,046	1,543	493	8	2	0	701	469	218	6	5	3	0.90%
Greene	97,859	62,284	48,966	12,625	573	110	10	35,575	23,543	10,872	746	353	61	1.90%
Grundy	4,382	3,147	2,531	567	30	16	3	1,235	886	311	25	13	0	2.00%
Harrison	3,658	2,734	2,074	622	31	2	5	924	679	239	6	0	0	1.20%
Henry	9,133	6,671	5,016	1,519	108	21	7	2,462	1,693	732	37	0	0	1.90%
Hickory	3,911	3,304	2,628	590	52	18	16	607	424	162	15	6	0	2.70%
Holt	2,237	1,665	1,341	299	20	5	0	572	433	128	6	0	5	1.60%
Howard	3,836	2,884	2,157	689	32	6	0	952	677	252	18	5	0	1.60%
Howell	14,762	10,854	8,109	2,554	150	34	7	3,908	2,520	1,155	155	67	11	2.90%
Iron	4,197	3,186	2,313	817	45	11	0	1,011	640	331	31	7	2	2.30%
Jackson	266,294	167,435	129,438	34,897	2,087	766	247	98,859	64,293	28,769	3,526	1,699	572	3.30%
Jasper	41,412	27,736	21,071	6,274	320	52	19	13,676	8,721	4,303	434	149	69	2.50%
Jefferson	71,499	59,615	39,222	19,243	921	199	30	11,884	6,984	4,383	399	112	6	2.30%
Johnson	17,410	10,709	7,741	2,809	111	45	3	6,701	3,948	2,495	165	78	15	2.40%
Knox	1,791	1,380	1,057	305	18	0	0	411	286	116	5	4	0	1.50%
Laclede	12,760	9,287	6,749	2,342	181	15	0	3,473	2,158	1,143	137	23	12	2.90%
Lafayette	12,569	9,478	7,079	2,281	83	23	12	3,091	2,037	959	67	26	2	1.70%
Lawrence	13,568	10,077	7,203	2,655	178	27	14	3,491	2,134	1,137	151	22	47	3.20%
Lewis	3,956	3,027	2,246	714	51	10	6	929	695	223	4	7	0	2.00%
Lincoln	13,851	11,188	7,025	3,859	257	45	2	2,663	1,558	970	119	2	14	3.20%
Linn	5,697	4,388	3,362	984	40	2	0	1,309	932	334	39	2	2	1.50%
Livingston	5,736	4,059	3,139	883	31	5	1	1,677	1,235	391	51	0	0	1.50%
McDonald	8,113	5,802	3,919	1,664	161	40	18	2,311	1,160	867	144	85	55	6.20%
Macon	6,501	4,934	3,753	1,136	36	9	0	1,567	1,104	428	26	9	0	1.20%
Madison	4,711	3,581	2,619	926	29	4	3	1,130	690	381	54	5	0	2.00%
Maries	3,519	2,868	2,074	743	38	5	8	651	398	228	15	10	0	2.20%

Overcrowded Households by County	Total:	Owner occupied:	0.50 or less	0.51 to 1.00	1.01 to 1.50	1.51 to 2.00	2.01 or more	Renter occupied:	0.50 or less	0.51 to 1.00	1.01 to 1.50	1.51 to 2.00	2.01 or more	% Owner & Renter with >1.01
Marion	11,066	7,790	5,889	1,805	74	22	0	3,276	2,209	980	69	8	10	1.70%
Mercer	1,600	1,229	954	255	19	1	0	371	282	87	2	0	0	1.40%
Miller	9,284	6,961	5,003	1,833	105	20	0	2,323	1,617	614	80	10	2	2.30%
Mississippi	5,383	3,420	2,494	867	42	11	6	1,963	1,178	730	42	13	0	2.10%
Moniteau	5,259	4,084	2,943	1,065	62	9	5	1,175	807	310	33	12	13	2.50%
Monroe	3,656	2,869	2,138	710	17	4	0	787	526	235	21	0	5	1.30%
Montgomery	4,775	3,760	2,775	918	65	2	0	1,015	621	356	20	18	0	2.20%
Morgan	7,850	6,506	4,968	1,375	96	67	0	1,344	936	338	67	3	0	3.00%
New Madrid	7,824	5,171	3,638	1,431	79	19	4	2,653	1,615	924	79	30	5	2.80%
Newton	20,140	15,431	11,306	3,786	309	26	4	4,709	2,751	1,646	230	79	3	3.20%
Nodaway	8,138	5,189	4,077	1,063	39	6	4	2,949	2,132	775	39	2	1	1.10%
Oregon	4,263	3,336	2,473	781	65	15	2	927	640	258	21	5	3	2.60%
Osage	4,922	4,086	2,803	1,226	49	2	6	836	566	245	13	10	2	1.70%
Ozark	3,950	3,222	2,417	730	45	24	6	728	434	260	22	12	0	2.80%
Pemiscot	7,855	4,585	3,409	1,094	75	5	2	3,270	1,871	1,200	140	40	19	3.60%
Perry	6,904	5,519	3,953	1,494	57	15	0	1,385	881	455	44	0	5	1.80%
Pettis	15,568	11,284	8,448	2,690	112	18	16	4,284	2,703	1,343	140	78	20	2.50%
Phelps	15,683	10,289	7,855	2,312	93	29	0	5,394	3,464	1,685	152	73	20	2.30%
Pike	6,451	4,778	3,623	1,045	76	29	5	1,673	1,051	564	39	19	0	2.60%
Platte	29,278	19,744	15,835	3,703	186	20	0	9,534	6,246	2,951	169	135	33	1.90%
Polk	9,917	7,236	5,124	1,912	144	45	11	2,681	1,754	806	92	26	3	3.20%
Pulaski	13,433	7,789	5,710	1,927	101	51	0	5,644	2,985	2,448	146	40	25	2.70%
Putnam	2,228	1,719	1,325	370	24	0	0	509	346	152	11	0	0	1.60%
Ralls	3,736	3,073	2,283	730	53	5	2	663	398	260	3	2	0	1.70%
Randolph	9,199	6,621	5,055	1,465	78	11	12	2,578	1,677	742	109	38	12	2.80%
Ray	8,743	6,948	4,896	1,942	85	23	2	1,795	1,163	581	31	20	0	1.80%
Reynolds	2,721	2,099	1,522	542	31	4	0	622	422	181	10	9	0	2.00%
Ripley	5,416	4,225	3,002	1,092	112	7	12	1,191	820	325	30	16	0	3.30%
St. Charles	101,663	83,347	60,536	21,868	786	145	12	18,316	11,779	5,996	421	109	11	1.50%
St. Clair	4,040	3,210	2,450	703	46	8	3	830	550	237	32	2	9	2.50%
Ste. Genevieve	6,586	5,423	3,689	1,632	74	28	0	1,163	805	319	39	0	0	2.10%
St. Francois	20,793	15,219	11,100	3,958	146	15	0	5,574	3,406	1,906	200	54	8	2.00%
St. Louis	404,312	299,789	#####	62,646	2,677	511	123	104,523	71,424	29,192	2,565	1,125	217	1.80%

Overcrowded Households by County	Total:	Owner occupied:	0.50 or less	0.51 to 1.00	1.01 to 1.50	1.51 to 2.00	2.01 or more	Renter occupied:	0.50 or less	0.51 to 1.00	1.01 to 1.50	1.51 to 2.00	2.01 or more	% Owner & Renter with >1.01
Saline	9,015	6,233	4,802	1,350	52	20	9	2,782	1,748	892	118	22	2	2.50%
Schuyler	1,725	1,298	1,018	273	0	7	0	427	326	84	17	0	0	1.40%
Scotland	1,902	1,459	1,066	349	36	6	2	443	293	141	7	2	0	2.80%
Scott	15,626	10,832	7,823	2,872	103	28	6	4,794	2,811	1,737	196	48	2	2.50%
Shannon	3,319	2,645	1,869	717	25	26	8	674	426	222	22	4	0	2.60%
Shelby	2,745	2,061	1,590	430	41	0	0	684	488	191	5	0	0	1.70%
Stoddard	12,064	8,723	6,642	1,994	77	5	5	3,341	2,156	1,062	115	8	0	1.70%
Stone	11,822	9,594	7,508	1,879	148	34	25	2,228	1,385	727	79	37	0	2.70%
Sullivan	2,925	2,097	1,616	453	18	8	2	828	521	248	19	27	13	3.00%
Taney	16,158	11,127	8,366	2,507	203	32	19	5,031	2,956	1,768	189	105	13	3.50%
Texas	9,378	7,185	5,318	1,686	144	30	7	2,193	1,355	752	60	19	7	2.80%
Vernon	7,966	5,759	4,464	1,229	47	16	3	2,207	1,486	613	78	30	0	2.20%
Warren	9,185	7,633	5,441	2,058	111	13	10	1,552	886	580	59	12	15	2.40%
Washington	8,406	6,715	4,335	2,185	164	14	17	1,691	907	736	42	6	0	2.90%
Wayne	5,551	4,340	3,247	1,034	54	5	0	1,211	733	416	45	15	2	2.20%
Webster	11,073	8,635	5,917	2,432	205	61	20	2,438	1,452	852	104	27	3	3.80%
Worth	1,009	775	612	154	9	0	0	234	183	48	3	0	0	1.20%
Wright	7,081	5,178	3,686	1,402	85	5	0	1,903	1,215	586	79	10	13	2.70%
St. Louis (City)	147,076	68,917	50,681	16,364	1,358	408	106	78,159	48,125	24,870	3,324	1,402	438	4.80%

Analysis of Disproportionate Need -- 91.305(b)2

This plan requires recognition of any disproportionate need among racial or ethnic categories. Disproportionate need is defined as having a need greater than 10 percent of the total population. Because the data is not directly available on a state-wide basis, a comparison of income and housing data was made among non-entitlement counties whose racial minority population exceeds 8 percent. The theory is that if a significant problem occurs with the county as a whole, and the county has a significant minority population, then there may be a correlation of need among the minorities. It will not prove disproportionate need unless the whole county indicates a wide variance. There are 28 counties in the comparison, the majority in two specific state regions: the I-70 Corridor and the Bootheel. The comparison factors used the state average against the county average for:

- Persons living below poverty
- Median household income
- Median percentage of household income spent on homeownership
- Median percentage of household income spent on rent
- Homeownership rate

REGION	COUNTY	POVERTY	MHI	INCOME/ RENT	INCOME/ MORTGAGE	HOME RATE
Statewide		11.7%	\$37,934		16.7%	70.3%
Bootheel	Butler	18.6%	\$27,228	24.3%	14.8%	68.9%
Bootheel	Dunklin	24.5%	\$24,878	25.5%	14.7%	66.0%
Bootheel	Mississippi	23.7%	\$23,012	27.6%	15.9%	63.6%
Bootheel	New Madrid	22.1%	\$26,826	23.6%	14.4%	66.0%
Bootheel	Scott	16.1%	\$31,352	24.3%	15.6%	69.4%
Central	Cole	8.7%	\$42,924	21.5%	15.7%	67.8%
I-70 Corridor	Audrain	14.8%	\$32,057	21.8%	14.6%	74.1%
I-70 Corridor	Boone	14.5%	\$37,485	27.4%	17.4%	57.5%
I-70 Corridor	Callaway	8.5%	\$39,110	21.2%	16.1%	76.8%
I-70 Corridor	Cooper	10.7%	\$35,313	19.5%	15.4%	74.1%
I-70 Corridor	Howard	11.6%	\$31,614	24.1%	15.0%	75.3%
I-70 Corridor	Johnson	14.9%	\$35,391	25.0%	17.0%	61.7%
I-70 Corridor	Moniteau	9.9%	\$37,168	19.6%	14.3%	77.7%
I-70 Corridor	Pettis	12.8%	\$31,822	23.6%	15.2%	72.5%
I-70 Corridor	Randolph	12.5%	\$31,464	22.6%	15.3%	72.1%
I-70 Corridor	Saline	13.2%	\$32,743	22.2%	14.1%	69.1%
KC Metro	Clay	5.5%	\$48,347	22.4%	17.5%	70.7%
KC Metro	Jackson	11.9%	\$39,277	24.3%	17.6%	62.9%
KC Metro	Platte	4.8%	\$55,849	20.7%	17.7%	67.5%
Northeast	Pike	15.5%	\$32,373	22.0%	15.0%	74.0%
Northwest	Buchanan	12.2%	\$34,704	23.7%	14.6%	67.6%
Northwest	DeKalb	10.8%	\$31,654	23.3%	14.8%	73.6%
Northwest	Sullivan	16.5%	\$26,107	20.7%	15.0%	71.5%
South-Central	Pulaski	10.3%	\$34,247	19.7%	17.5%	58.1%
Southeast	Cape Girardeau	11.1%	\$36,548	24.4%	15.8%	68.4%
Southwest	Jasper	14.5%	\$31,323	23.8%	15.1%	67.0%
Southwest	McDonald	20.7%	\$27,010	23.8%	15.8%	71.4%

Additionally, the State of Missouri has been making a concerted effort to prepare for the potential crisis in housing and related services for seniors in the very near future. To this end,

the Senior Housing Tax Force was established by the governor to find innovative solutions to the housing needs facing Missouri seniors. The Executive Summary and Data Analysis Summary Report from the Missouri Governor's Task Force on Senior Housing report, dated July 2007, are included in this plan to highlight this effort.

Discussion/Conclusions:

There are no perfect patterns between counties experiencing both severe income problems and severe housing cost burdens/homeownership rates. However, there are some patterns worth noting regarding high rates of poverty, low median household income levels, the percentage of income spent on rent/mortgage, and the homeownership rate in counties throughout the state.

- **Poverty:** McDonald, Mississippi, New Madrid, Dunklin
- **Median Household Income:** McDonald, Sullivan, Mississippi, Dunklin
- **Percent Income Spent on Rent:** Boone, Johnson, Mississippi, Dunklin
- **Percent Income Spent on Mortgage:** Platte, Jackson, Clay, Pulaski
- **Homeownership Rate:** Jackson, Boone, Pulaski, Johnson

A few of the findings can be attributed to the activities occurring within the county. For example, Boone County is home of the University of Missouri. The student population has undoubtedly impacted the Percent Income Spent on Rent and the Homeownership Rates for the county.

Pulaski County is the home of Ft. Leonard Wood. A recent base expansion that relocated many soldiers and their families to the county has impacted the Homeownership Rate and the Percent Income Spent on Mortgage. The predominant housing for the soldiers was designed to integrate them into the community rather than expand base housing.

Platte, Johnson, Jackson and Clay are some of the leading growth counties in the state and have expanded the metropolitan reach of the Kansas City Metro area.

McDonald County, (located in southwest Missouri) and Sullivan County (located in north central Missouri) are home to large poultry and hog producers. Both counties have seen a large immigration of minorities, predominantly Latino. Both regions have consistently attempted to address the housing needs of this new population growth.

Mississippi County and Dunklin County are the two counties that show a definite need when using the factors selected above. The need cannot be substantiated to meet HUD's definition but clearly the counties as a whole show the most deviation from the state average in Poverty, Median Household Income, and Percent of Income Spent on Rent. They score below the state average in terms of Homeownership Rate. They both appear in the top four counties in this group of counties for disabled persons and both score above the state in terms of the percentage of elderly persons. These counties are located in the Bootheel of the state. They are included in the Delta Regional Authority and are a part of an overall plan to improve the economy and quality of life in the region as a whole.

Senior Housing Task Force – Executive Summary – July 2007

Copies of the Senior Housing Task Force Report are available online through <http://www.mhdc.com> or by contacting Heather Bradley Geary, 816.759.7201.

The State of Missouri, county and city government officials, non-profit and faith-based organizations and the private sector must all begin to prepare now for a potential crisis in housing and related services for seniors in the very near future. Missouri's senior population age 65 and older is projected to increase from about 10% of the state's population today to 15% in 2010 and it may reach over 18% by 2020.¹ This dramatic increase in the number of seniors will undoubtedly have a profound and far-reaching impact on the supply, demand, availability and cost of housing and related services for seniors.

As a result, in 2006 Governor Matt Blunt directed the establishment of a Senior Housing Task Force whose *mission was to find innovative solutions to the housing needs facing Missouri seniors*. The Missouri Housing Development Commission (MHDC) was given responsibility for providing administrative support to the Task Force.

The Task Force is comprised of representatives of non-profit and faith-based social service organizations; private and non-profit housing professionals; and state and federal agencies with a role in affordable housing or senior issues. The Task Force examined the current housing and related social service needs of seniors and took into consideration future projections for the senior population in reaching its recommendations. According to American Community Survey data, there were 59,203 senior households with severe cost burdens (paying more than 50% of their income for their housing costs) in 2005.² These seniors must make difficult choices between paying their housing and utility costs and other basic necessities of life such as food, medicine, health care and transportation. This is the stark reality that too many seniors must confront every day in Missouri.

The Task Force concludes that the state needs to take immediate action to provide more *accessible and affordable* housing for seniors as well as the necessary *integrated and coordinated social services* to help seniors successfully *age in place*.

The Task Force recommendations can be grouped into two main areas: those that are related to housing for seniors and those related to services for seniors. All of the recommendations are designed to help seniors live independently in their homes for as long as possible whether they rent an apartment or own their single-family home. The Task Force believes these recommendations will reduce the future growth in health care spending due to rising long-term care costs for seniors.

The Task Force recommends that the state create and/or expand incentives or programs for accessibility improvements for seniors; rent, utility and weatherization assistance for seniors; the senior citizen property tax credit; as well as allocate more of its current resources for affordable rental housing for seniors.

Further the Task Force recommends that the state rebalance the long-term care delivery system to make home community based services more widely available to seniors; continue efforts to

¹ Senior Data Analysis Summary Report, July 2007

² Senior Data Analysis Summary Report, July 2007

provide a comprehensive entry point system for long-term care and increase public awareness of long-term care options; apply for federal grants to make its senior programs more consumer-directed and supportive of community living; and create or expand some home based service programs for seniors.

Although these recommendations are intended for state policy makers, the Task Force realizes that this issue is much larger and complex than state government can address on its own. It will undoubtedly require many new partnerships to be formed among governments at all levels, the public and private sectors, foundations, non-profit and faith-based organizations across the state.

Although some of these recommendations do request additional state funding, it is important to keep in mind that any initiatives that help seniors *age in place* in their own homes will save the state from spending an even greater amount of funding on long-term care. Lastly, some of the recommendations in this report are clearly federal issues but they were included because of their relative importance and because state policy makers can and often do affect federal policies.

Data Analysis Summary Report – July 2007

Analysis by Bill Elder, Director, Office of Social & Economic Data Analysis, University of Missouri;
OSEDA website: www.oseda.missouri.edu

Missouri's senior population age 65 and over is projected to rise from about 10 percent today to approximately 15 percent by 2010, and over 18 percent by 2020. The increasing number of seniors will impact many aspects of our lives, including the nature of the demand for health care, housing and transportation.³

In 2005, there were 2,281,602 households in Missouri. Of these 576,694, or 25 percent were “older households” with a householder over the age of 62.⁴

About 30 percent (697,174) of households had income below 60 percent of the state 2005 median household income of \$41,974—the benchmark established by the Task Force for “low-income” in this report. Among older households 39 percent (225,574) were low-income. Overall, approximately 10 percent of all Missouri households are low-income, senior households.

A household is considered “housing cost burdened” if more than 30 percent of household income is spent on housing, and “very or severely housing cost burdened” if 50 percent of household income is spent on housing. Housing costs include mortgage or rent, taxes, insurance and utilities. The extent to which households are cost burdened differs depending on age, income level and tenure (owner with mortgage, owner without mortgage and renter). For example, older home owners are much less likely to still have a mortgage than younger home owners, but those older home owners with a mortgage are much more cost burdened (41.6%) than younger home owners (25%). Tables I and II summarize these interrelationships for Missouri in 2005.

In Missouri in 2005, 26 percent of older households (148,734) were cost burdened and over 10 percent were severely cost burdened (59,203). There were 58,438 home owners with a mortgage that were cost burdened, 41,391 home owners without a mortgage that were cost burdened, and 48,905 renters that were cost burdened.

³ Missouri Senior Report, 2006

⁴ Population characteristics are from the U.S. Census, American Community Survey for Missouri, 2005

In Missouri in 2005, among older, low-income households 116,748 were cost burdened and 53,233 were severely cost burdened. Thus, 52 percent of Missouri older, low-income households were cost burdened and 24 percent were severely cost burdened. Among older, low-income households that were cost burdened, 21,117 were home owners with a mortgage, 40,249 were home owners without a mortgage and 43,246 were renters.

In 2005, the American Community Survey can be disaggregated by relatively large population areas within the state. There is significant geographic variation in the percent of low-income older households that are cost burdened. These percents range from a low of 6.5 percent in Northeast St. Louis County to a high of 100 percent in many areas of the state (see attached table and maps).

Older homes require higher maintenance than younger homes and often present challenges for older residents, especially those with disabilities. In Missouri in 2005, 37% of older households live in homes built prior to 1960. Among older low-income households, 41.5% live in homes built prior to 1960.

Transportation is an issue for seniors. In Missouri in 2005, 10.8% of older households are without a vehicle available. Among older, low-income households 20.7% are without a vehicle available. These American Community Survey estimates exclude persons living in group quarters such as nursing homes.

Copies of the Senior Housing Task Force Report are available online through <http://www.mhdc.com> or by contacting Heather Bradley Geary, 816.759.7201.

Table I: Level of Housing Cost Burden by Age of Householder and Tenure

	All Households	Households with Householder Under Age 62	Households with Householder Age 62 or more
All Households	2,281,602	1,704,908	576,694
Number Cost Burdened	633,853	485,119	148,734
Percent Cost Burdened	27.8%	28.5%	25.8%
Number Very Cost Burdened	260,848	201,645	59,203
Percent Very Cost Burdened	11.4%	11.8%	10.3%
Households by Tenure Status			
Own, with Mortgage	1,057,883	917,443	140,440
Number Cost Burdened	287,687	229,249	58,438
Percent Cost Burdened	27.2%	25.0%	41.6%
Number Very Cost Burdened	93,235	68,109	25,126
Percent Very Cost Burdened	8.8%	7.4%	17.9%
Own, no Mortgage	546,963	218,671	328,292
Number Cost Burdened	60,684	19,293	41,391
Percent Cost Burdened	11.1%	8.8%	12.6%
Number Very Cost Burdened	23,097	9,527	13,570
Percent Very Cost Burdened	4.2%	4.4%	4.1%
Renters	676,756	568,794	107,962
Number Cost Burdened	285,482	236,577	48,905
Percent Cost Burdened	42.2%	41.6%	45.3%
Number Very Cost Burdened	144,516	124,009	20,507
Percent Very Cost Burdened	21.4%	21.8%	19.0%

Source: American Community Survey, 2005 Missouri Micro Data

Prepared by: University of Missouri Extension, Office of Social and Economic Data Analysis

* "Cost Burdened" if housing costs are 30% or more of household income and

"Very Cost Burdened" if housing costs are 50% or more of household income.

**For 2005 the ACS excludes persons in group quarters.

Data on housing cost were missing for 2.8% of households.

Percentages are based on total households.

Table II: Level of Housing Cost Burden by Age of Householder and Tenure for Low Income Missouri Households (below 60% of state median income)

Percentage of Missouri Households that are "Low Income:"	30.60%	27.70%	39.10%
	All Low Income Households	Low Income Households with Householder Under Age 62	Low Income Households with Householder Age 62 or more
All Low Income Households	697,174	471,596	225,578
Number Cost Burdened	422,367	305,619	116,748
Percent Cost Burdened (Low-income)	60.60%	64.80%	51.80%
Percent Cost Burdened (All)	18.50%	17.90%	20.20%
Number Very Cost Burdened	235,615	182,382	53,233
Percent Very Cost Burdened (Low-Income)	33.80%	38.70%	23.60%
Percent Very Cost Burdened (All)	10.30%	10.70%	9.20%
Low Income Households by Tenure Status			
Own, with Mortgage	129,630	92,166	37,464
Number Cost Burdened	112,943	79,690	33,253
Percent Cost Burdened (Low-income)	87.10%	86.50%	88.80%
Percent Cost Burdened (All)	10.70%	8.70%	23.70%
Number Very Cost Burdened	71,039	49,922	21,117
Percent Very Cost Burdened (Low-Income)	54.80%	54.20%	56.40%
Percent Very Cost Burdened (All)	6.70%	5.40%	15.00%
Own, no Mortgage	203,455	60,823	142,632
Number Cost Burdened	58,714	18,465	40,249
Percent Cost Burdened (Low-income)	28.90%	30.40%	28.20%
Percent Cost Burdened (All)	10.70%	8.40%	12.30%
Number Very Cost Burdened	22,905	9,527	13,378
Percent Very Cost Burdened (Low-Income)	11.30%	15.70%	9.40%
Percent Very Cost Burdened (All)	4.20%	4.40%	4.10%
Renters	364,089	288,607	75,482
Number Cost Burdened	250,710	207,464	43,246
Percent Cost Burdened (Low-income)	68.90%	71.90%	57.30%
Percent Cost Burdened (All)	37.00%	36.50%	40.10%
Number Very Cost Burdened	141,671	122,933	18,738
Percent Very Cost Burdened (Low-Income)	38.90%	42.60%	24.80%
Percent Very Cost Burdened (All)	20.90%	21.60%	17.40%

Source: American Community Survey, 2005 Missouri Micro Data

Prepared by: University of Missouri Extension, Office of Social and Economic Data Analysis (July 2007)

* "Cost Burdened" if housing costs are 30% or more of household income and

"Very Cost Burdened" if housing costs are 50% or more of household income.

**For 2005 the ACS excludes persons in group quarters.

Data on housing cost were missing for 2.8% of households.

Percentages are based on total households.

***The Missouri Median Household Income for 2005 was \$41,974; the 60% threshold was \$25,184.

Homeless Needs Assessment -- 91.305(c)

The challenge of ending homelessness is immense, in part because of the difficulty of assessing the problem, both at the local and national level. Defining, locating, and counting the homeless, as well as understanding the wide variety of needs both in the general homeless population and the chronically homeless, is a necessary step in meeting the challenge.

Definition

The U.S. Department of Housing and Urban Development defines homelessness as: (1) an individual who lacks a fixed, regular, and adequate nighttime residence; and (2) an individual who has a primary nighttime residence that is –

- a supervised publicly or privately operated shelter designed to provide temporary living accommodations (including welfare hotels, congregate shelters, and transitional housing for the mentally ill);
- an institution that provides a temporary residence for individuals intended to be institutionalized; or
- a public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings.

People experience homelessness due to poverty and lack of affordable housing. Two factors contribute to increasing poverty – eroding work opportunities and declining public assistance.

Chronically Homeless

A relatively small number of all the individuals who are homeless are unable to find their way back to a stable life. They suffer from physical and mental illnesses, alcoholism and drug addictions. They are homeless for extended periods of time, interrupted only by short confinements in public hospitals, jails and mental health institutions. These individuals are often referred to as “chronically” homeless.

Governor’s Committee to End Homelessness

Tackling the issues of homelessness and chronic homelessness requires an integrated approach involving a range of Missouri state government agencies. The Governor’s Committee to End Homelessness works to review and prioritize programs that meet the needs of persons in need of housing and services. This committee is comprised of two members of the General Assembly, one from each political party, and at least one representative from each of the following state agencies: Department of Elementary and Secondary Education, Department of Corrections, Department of Mental Health, Department of Health and Senior Services, Department of Economic Development, Division of Youth Services, Division of Workforce Development, Missouri Housing Development Commission and Department of Social Services.

The Governor's Committee to End Homelessness undertakes activities for the homeless and other special needs populations through the Balance of State (BoS) Continuum of Care and the Missouri Housing Trust Fund (MHTF).

Continuum of Care

The Continuum of Care (CoC) concept is a community plan to organize and deliver housing services to meet the specific needs of people who are homeless as they move to stable housing and maximize self-sufficiency. The process is designed to help communities develop the capacity to envision, organize and plan comprehensive and long-term solutions to address the problem of homelessness in the community. These steps aim to end homelessness and prevent individuals from returning to homelessness. The homeless count gives communities a better understanding of the scope of the homelessness challenges in their areas. Based on the information collected, local organizations can better develop their Continuum of Care plans.

The BoS Continuum of Care utilizes Supportive Housing Program initiatives when possible. This may include transitional housing, permanent housing, safe havens, supportive services only, innovative supportive housing, and Shelter Plus Care Program.

MHTF funds may be used for homeless shelters, domestic violence shelters and transitional housing; emergency housing assistance to prevent homelessness; home repairs for low-income homeowners; and rental assistance for low-income families.

Through the BoS Continuum and MHTF, Missouri has established a tightly woven network of public, private and not for profit agencies that work to understand the wide variety of needs for both the general homeless population as well as the chronically homeless.

Point in Time Count

These organizations also help in the concerted effort to locate and count the homeless through the Point-in-Time Count (PIT). PIT surveys persons who are sheltered and unsheltered through a facility census and a physical census of all unsheltered persons in communities. Missouri agencies conduct two PIT census counts: the first, in late January, as required by federal regulations, and the second, in July of each year. Missouri homeless are affected both by extreme cold in winter and extreme heat conditions in summer.

Information about unsheltered homeless people is useful for: (1) service planning; (2) demonstrating a need for resources in the Continuum of Care application; (3) raising public awareness about the issue of homelessness; (4) accurately measuring and identifying the needs of populations that are the hardest to serve (chronically homeless); and (5) measuring performance in eliminating homelessness, particularly chronic homelessness.

Collecting valid data on the number, characteristics, and service needs of unsheltered homeless people is a critical component of local homeless planning and program development.

Communities routinely collect information on unsheltered homeless people in order to learn:

- How many homeless individuals do not use shelters;
- Where in the community they live;
- How many are chronically homeless;
- What they need and will accept to end their homelessness; and
- How to intervene with newly homeless individuals to prevent chronic homelessness.

HUD requires that the Point-in-Time Count of sheltered and unsheltered homeless persons be held the last week in January. The numbers provided in the table were completed using the statistically reliable, unduplicated counts of homeless persons on January 25, 2007.

According to the 2007 Missouri Point in Time Count, 1,396 persons in the Balance of State are homeless at any point in time. The number of persons who meet the HUD definition of homeless is 1,050 sheltered and 346 unsheltered persons in a year's time. There are 235 people experiencing chronic homelessness, which HUD defines as an unaccompanied homeless individual with a disabling condition who has either continuously been homeless for a year or more OR has had at least four (4) episodes of homelessness in the past three (3) years. To be considered chronically homeless, persons must have been sleeping in a place not meant for human habitation (e.g., living on the streets) and/or in emergency shelter during that time.

Sheltered Point-In-Time Count data from 2007 shows 29% of those experiencing homelessness in a shelter have a severe mental illness and 23% are addicted to drugs and/or alcohol. Two percent are people with HIV/AIDS, 17% are survivors of domestic violence, and 4% are Veterans.

The unsheltered count provides a profile that shows a 67 percent male population that was homeless an average of 70.3 days. Veterans represented 17.8 percent of the homeless population and 30.4 percent had known mental illness and 23.4 percent had known substance abuse problems.

Missouri Non-Entitlement Areas – Point in Time Homeless Count

Part 1: Homeless Population				
	Sheltered		Unsheltered	Total
	Emergency	Transitional		
1. Number of Households <u>with</u> Dependent Children	118	57	66	241
1a Total Number of Persons in these Households (adults and children)	338	164	144	646
2. Number of Households <u>without</u> Dependent Children	374	168	202	744
2a. Total Number of Persons in these households	380	168	202	750
Total Persons (add Lines 1a and 2a)	718	332	346	1,396
Part 2: Homeless Subpopulations				
	Sheltered	Unsheltered	Total	
a. Chronically Homeless	136	99	235	
b. Severely Mentally Ill	400	*	400	
c. Chronic Substance Abuse	320	*	320	
d. Veterans	58	*	58	
e. Persons with HIV/AIDS	30	*	30	
f. Victims of Domestic Violence	239	*	239	
g. Unaccompanied Youth (Under 18)	8	*	8	

NOTE: Unsheltered numbers for the homeless subpopulations were deemed unreliable following the count. Methodology changes will increase the reliability of the statistics retrieved as part of the 2008 Point-in-Time Count.

The PIT count assessment was evaluated based on the 10 geographic regions:

- Region 1 – Camden, Dallas, Laclede, Pulaski, Dent, Crawford, Jefferson, Franklin, Gasconade, Osage, Maries, Phelps, Miller
- Region 2 – Lewis, Macon, Shelby, Marion, Ralls, Pike, Montgomery, Callaway, Audrain, Monroe, Randolph
- Region 3 – Harrison, Davies, Clinton, Caldwell, Livingston, Linn, Adair, Knox, Clark, Scotland, Schuyler, Putnam, Mercer, Grundy, Sullivan
- Region 4 – Atchison, Nodaway, Worth, Gentry, Holt
- Region 5 – Ray, Carrol, Chariton, Howard, Boone, Cole, Moniteau, Cooper, Morgan, Saline, Pettis, Benton, Hickory, St. Clair, Henry, Johnson, Lafayette, Cass, Bates, Vernon
- Region 6 – Washington, St. Francois, Ste. Genevieve, Perry, Iron, Madison, Bollinger, Cape Girardeau
- Region 7 – Scott, Stoddard, Mississippi, New Madrid, Pemiscot, Dunklin
- Region 8 – Shannon, Reynolds, Wayne, Carter, Ripley, Butler
- Region 9 – Wright, Texas, Douglas, Ozark, Howell, Oregon
- Region 10 – Barton, Cedar, Polk, Dade, Lawrence, McDonald, Barry, Stone, Taney

Regional PIT Homeless Unsheltered Count

* Percents based on Head of Household information.

Region	Total Homeless	Avg. Age	% Sex	Avg. Days Homeless	% Veteran	% Mental Illness	% Substance Abuse
Region 1	4	45	M 100%	145	0	0	0
Region 2	4	37	M 100%	3	67	0	33
Region 3	13	35	F 55 %	11.9	29	0	17
Region 4	4	*	F 50%	25	0	50	50
Region 5	46	43.5	M 90%	219.3	19	30	33
Region 6	49	38.6	M 74%	59.4	33	36	27
Region 7	107	40.7	M 65%	23.5	28	6	13
Region 8	85	41.4	F 53%	35	2	58	28
Region 9	**	**	**	**	**	**	**
Region 10	30	43.1	M 69%	17.3	50	38	17

** No information available.

Methodology

When conducting an unsheltered count of homeless individuals there are many aspects to consider. In order for it to be most accurate and appropriate it is important for the count to be done statewide on one day, from midnight to midnight. This prevents any duplication. It must be done two times a year, once in the summer and once in the winter for an accurate comparison of seasons and more comprehensive information. This must be a collaborative effort between many agencies statewide. The Community Initiatives Coordinators at Missouri Housing Development Commission work to create the collaboration in which different community service providers volunteer their time to count specific counties in their region.

This count can be done two separate ways. The first is a point of service count and the second is a street count. In order to do a point of service count, workers must interview homeless individuals (adult, children, and unaccompanied youth) the morning of the count about where they slept the following night. If they slept in a place that is not meant for human habitation, they can be counted. This includes: streets, parks, alleys, parking ramps, parts of the highway system, transportation depots and other parts of transportation systems (e.g., subway tunnels, railroad cars), all-night commercial establishments (e.g., movie theaters, laundromats, restaurants), abandoned buildings, building roofs or stairwells, chicken coops and other farm outbuildings, caves, campgrounds, vehicles, and other similar places. (CoC application) A street count is done by observing those locations and counting those that one sees without shelter or interviewing those seen living on the street.

The interviewers follow a survey to gather data about the individuals' demographics, age, gender, length of homelessness, where the person slept, and what factors contributed to homelessness.

At the same time as the unsheltered count, the Missouri Association for Social Welfare does a sheltered count. They contact homeless service providers the day of the count to

determine how many individuals, children, and unaccompanied youth they provided shelter to the night prior.

Once the count has been completed and the data has been collected, the results are distributed to several key stakeholders. Those include the US Department of Housing and Urban Development, the Governor's Committee to End Homelessness, the Missouri Housing Development Commissioners, and all local service providers at Regional Housing Team Meetings.

Rural Areas

Homelessness in rural areas has become a priority issue only in recent years and agencies are still looking for effective ways to assess the nature of the problem and work toward effective delivery of services. Unlike larger metropolitan areas, where there are often several agencies providing emergency shelter, transitional housing and permanent supportive housing, rural areas usually have singular facilities serving a large geographic area.

This means there are few or no shelters in some rural areas of Missouri, despite significant levels of homelessness. As a result of these and other factors, many people in homeless situations are forced to live with relatives and friends in crowded, temporary arrangements. People in these situations are experiencing homelessness, but are less likely to be counted. Finding housing for two or three families in an area where services are not available can become just as difficult a situation as overcrowding of facilities.

Missouri's non-entitlement areas offer a particular unique collection of rural mid-size towns and small agricultural communities that often pool city and county resources to provide social services.

For the person who is homeless and disabled, multiple barriers exist to accessing various mental health services, alcohol and drug treatment, health, housing, and other social services. There are often gaps in services, as many communities/agencies/organizations do not collaborate to provide a seamless web of health and human services.

In rural areas, this problem increases for every person because there are often fewer resources available. This creates an even more difficult situation for those with disabilities. In order to reduce homelessness among people with mental illness, disabilities, and those struggling with substance abuse, several essential services must be provided to help them access the service system more efficiently. Those services include outreach, engagement, and intensive case management/service coordination activities.

Chart I: Balance of State CoC Housing Inventory Charts

Missouri Balance of State Continuum of Care HUD Exhibit 1 – Chart I (January 15, 2008)

Emergency Shelter: Housing Inventory Chart													
Provider Name	Facility Name	HMIS Part. Code	Number of Year-Round Beds in HMIS		Geo Code <input type="checkbox"/>	Target Pop		Year-Round			Total Year-Round Beds	Other Beds	
						A	B	Fam. Units	Fam. Beds	Indiv. Beds		Seasonal	Overflow & Voucher
Current Inventory			Ind.	Fam.									
Agape House	Mountain View	DV	0	0	299091	M	DV	9	23	0	23	N/A	N/A
Alicia Shelter	Same	DV	0	0		M	DV	0	0	10	10	N/A	N/A
Audrain County Crisis Intervention	Same	DV	0	0	299007	M	DV		9	0	9	N/A	N/A
AVENUES	Same	DV	0	0	299127	M	DV	3	10	3	13	N/A	N/A
CARE	Atchison County	DV	0	0	299005	SF	DV	0	0	4	4	N/A	N/A
Center for Family Resources	Same	DV	0	0	299069	FC	DV	6	15	1	16	N/A	N/A
Children &Family Center of NW MO	Same	DV	0	0	299147	FC	DV	2	6	2	8	N/A	N/A
Christos House	Same	DV	0	0	299091	FC	DV	6	24	12	36	N/A	N/A
Church Army	Same	D	0	0	299213	SMF		0	0	32	32	N/A	N/A
Citizens Against DV	Same	DV	0	0	299029	FC	DV	6	22	0	22	N/A	N/A
Citizens Against Spouse Abuse	Same	DV	0	0	299159	FC	DV	5	20	20	40	N/A	N/A
COMTREA Com. Health Center	A Safe Place	DV	0	0	299099	FC	DV	6	18	6	24	N/A	N/A
COPE	Same	DV	0	0	299105	M	DV	4	12	2	14	N/A	N/A
Council on Families in Crisis	Moss House	DV	0	0	299217	FC	DV	8	20	5	25	N/A	N/A
DAEOC	DAEOC Shelter	DV	0	0	299201	M		0	0	8	8	N/A	N/A
Emerald City Shelter	Same	DV	0	0	299153	FC	DV	6	14	0	14	N/A	N/A
Genesis	Same	DV	0	0	299169	M	DV	2	5	5	10	N/A	N/A
Green Hills Community Action Agency (GHCAA)	Green Hills Women's Shelter	DV	0	0	299079	M	DV	2	4	2	6	N/A	N/A
Haven House	Same	DV	0	0	299023	M	DV	9	27	0	27	N/A	N/A
House of Hope	Same	DV	0	0	299107	M	DV	5	14	0	14	N/A	N/A
House of Refuge	Same	DV	0	0	299201	M	DV	6	16	0	16	N/A	N/A
Jefferson City Rape & Abuse Crisis Center	Same	DV	0	0	299051	M	DV	13	33	3	36	N/A	N/A
Lighthouse Shelter	Same	DV	0	0	299195	M	DV	4	18	0	18	N/A	N/A
Mary Shaw Butler Shelter & Victims Center	Same	DV	0	0	299085	M	DV	2	5	2	7	N/A	N/A
Polk County House of Hope	Same	DV	0	0	299167	M	DV	2	5	3	8	N/A	N/A
Regional Family Crisis Center	Same	DV	0	0	299157	M	DV	7	17	0	17	N/A	N/A
Russell House	Same	DV	0	0	299161	M	DV	8	30	3	33	N/A	N/A
Safe House for Women	Same	DV	0	0	299031	M	DV	2	6	2	8	N/A	N/A
Safe Passage DV Crisis Center	Same	DV	0	0	299175	M	DV	4	16	5	21	N/A	N/A
SEMO Family Violence Center	New Way Shelter	DV	0	0	299187	M	DV	6	24	8	32	N/A	N/A
SURVIVAL	Same	DV	0	0	299101	M	DV	5	16	1	17	N/A	N/A
Susanna Wesley Family Learning Center	Same	DV	0	0	299133	M	DV	2	5	0	5	N/A	N/A
Victim Support Services	Same	DV	0	0	299001	M	DV	6	20	15	35	N/A	N/A
WINGS	Same	DV	0	0	299053	M	DV	3	10	5	15	N/A	N/A
Agape Home	Salem	PA	0	11	299065	M		4	11	0	11	N/A	N/A
Agape House	Union	DV	0	0	299071	FC	DV	16	35	5	40	N/A	N/A
Comprehensive Human Services, Inc.	The Shelter	DV	0	0	299019	M	DV	6	24	0	24	N/A	N/A
Turning Point	Same	DV	0	0	299219	M	DV	5	25	0	25	N/A	N/A
ACCIS, Inc.	Same	DV	0	0	299007	M	DV	5	6	0	6	N/A	N/A
Anne Moloni Fitch Domestic Violence Shelter	Same	DV	0	0	299083	M	DV	3	8	0	8	N/A	N/A
Hope Haven of Cass County	Same	DV	0	0	299037	M	DV	6	12	0	12	N/A	N/A
The Safe House for Women	Same	DV	0	0	299031	M	DV	4	22	0	22	N/A	N/A
Casa Guadalupe Family Growth Center	Same	DV	0	0	299179	M	DV	5	11	1	12	N/A	N/A

Christian County Domestic Violence	Same	DV	0	0	299043	M	DV	20	40	0	40	N/A	N/A	
Women's Crisis Center of Taney County	Same	DV	0	0	299213	M	DV	18	45	0	45	N/A	N/A	
Christian Associates of Table Rock	Harbor Lights	DV	0	0	299213	M	DV	6	12	0	12	N/A	N/A	
The Hiding Place	Same	DV	0	0	299213	M	DV	15	30	0	30	N/A	N/A	
Haven House	Same	N	4	10	299027	M		4	10	4	14	N/A	N/A	
Harvest House	Same	PA	0	29	299053	M		8	29	0	29	N/A	N/A	
Loving Hearts Outreach	Same	D	0	0	299071	M		7	7	0	7	N/A	N/A	
Salvation Army	Center of Hope	PS	25	0	299051	SMF		0	0	25	25	N/A	N/A	
Salvation Army	Harbor House	PS	5	12	299019	M		3	12	5	17	N/A	N/A	
New Hope Ministries & Resource Center	New Hope Ministries	PA	0	24	299201	M		8	24	0	24	N/A	N/A	
St. Francis Center	Same	D	0	0	299019	M		0	0	28	28	N/A	N/A	
FAITH, Inc.	Same	DV	0	0	299083	FC	DV	7	7	0	7	N/A	N/A	
Johnson County HELP	Same	PA	4	0	299101	SMF		0	0	4	4	N/A	N/A	
HOPE House	Same	PA	0	13	299127	FC		5	13	0	13	N/A	N/A	
Jefferson County Rescue Mission	Same	D	0	0	299099	FC		2	7	1	8	N/A	N/A	
Lake Area Helping Hands	Same	PA	8	19	299029	M		3	19	8	27	N/A	N/A	
McCambridge Center	Same	D	0	0	299019	M		0	0	21	21	N/A	N/A	
Mission Missouri	Same	PA	5	0	299201	SMF		0	0	5	5	N/A	N/A	
New Life Evangelistic Center	Cole County	D	0	0	299051	M		2	8	0	8	N/A	N/A	
New Life Evangelistic Center	Washington	D	0	0	299071	M		3	10	5	15	N/A	N/A	
New Life Evangelistic Center	Boone County	D	0	0	299019	M		0	0	9	9	N/A	N/A	
Pettis County Community Partnership	PROP	PA	2	0	299159	M		0	0	2	2	N/A	N/A	
Revival Center	Same	D	0	0	299031	M		3	6	50	56	N/A	N/A	
Rainbow House	Same	D	0	0	299019	YMF		0	0	14	14	N/A	N/A	
Ripley County Family Resource Center	Ripley County Crisis Shelter	DV	0	0	299181	FC	DV	3	18	0	18	N/A	N/A	
Salvation Army	Center of Hope	PS	10	15	299051	M		3	15	10	25	N/A	N/A	
Samaritan Outreach Center	Same	PA	4	13	299091	M		5	13	4	17	N/A	N/A	
There is Hope	Same	D	0	0	299159	SF		0	0	4	4	N/A	N/A	
United Gospel Rescue Mission	Same	PA	30	0	299023	SM		0	0	30	30	N/A	N/A	
SUBTOTALS:			97	146	SUBTOT. CURRENT INVENTORY:			337	943	394	1337	0	0	
New Inventory in Place in 2005 (Feb. 1, 2005 – Jan. 31, 2006)				Ind.	Fam.									
None				N/A	N/A									
SUBTOTALS:			0	0	SUBTOTAL NEW INVENTORY:			0	0	0	0	0	0	
Inventory Under Development		Anticipated Occupancy Date												
None		N/A												
SUBTOTAL INVENTORY UNDER DEVELOPMENT:														
TOTALS:								337	943	394	1337	0	0	
Unmet Need								0	0	0	0	0	0	
1. Total Year-Round Individual ES Beds:				394	4. Total Year-Round Family Beds:				943					
2. Year-Round Individual ES Beds in HMIS:				97	5. Year-Round Family ES Beds in HMIS:				146					
3. HMIS Coverage Individual ES Beds:				25%	6. HMIS Coverage Family ES Beds:									
Divide line 2 by line 1, multiply by 100. Round to a whole number.					Divide line 5 by line 4, multiply by 100. Round to a whole number.				15%					

Transitional Housing: Housing Inventory Chart											
Provider Name	Facility Name	HMIS Part. Code	Number of Year-Round Beds in HMIS		Geo Code □	Target Pop		Year-Round			Total Year-Round Beds
						A	B	Family Units	Family Beds	Individ. Beds	
Current Inventory			Ind.	Fam.							
DAEOC	Same	PA	0	19	299201	FC		8	19	0	19
Daybreak	Same	D	0	0	299019	SMF		0	0	14	14
FAITH, Inc.	Same	PS	2	18	299083	FC		5	18	2	20
Fishes 'n Loaves	Same	N	0	0	299127	SMF		0	0	12	12
High Hope, Inc.	Friendship Apts.	PA	6	4	299211	SMF		2	4	6	10
Mission Missouri	Same	PA	16	0	299201	M		0	0	16	16
Phoenix Place	Same	N	10	0	299071	SMF		0	0	10	10
Church Army	Same	PA	49	0	299213	SMF		0	0	49	49
Salvation Army	Center of Hope	PA	15	19	299051	M		7	19	15	34
Salvation Army	Harbor House	PS	32	12	299019	M		3	12	32	44
SEMO Christian Restoration Center	Same	PS	16	0	299023	SMF		0	0	16	16
St. Francis Center	Same	D	0	0	299019	M		0	0	15	15
Welcome Home	Same	PS	10	0	299019	SMF	VET	0	0	10	10
SUBTOTALS:			156	72	SUBTOT. CURRENT INVENTORY:			25	72	197	269
New Inventory in Place in 2005			Ind.	Fam.							
(Feb. 1, 2005 – Jan. 31, 2006)											
Vision House	Same	PA	10	0	299031	SF		0	0	10	10
SUBTOTALS:			0	0	SUBTOTAL NEW INVENTORY:			0	0	10	10
Inventory Under Development		Anticipated Occupancy Date									
None		N/A									
SUBTOTAL INVENTORY UNDER DEVELOPMENT:											
TOTALS:								25	72	207	279
Unmet Need: MO BOS COC has a great need for additional Transitional Housing Beds								100	300	100	400
1. Total Year-Round Individual TH Beds:			207	4. Total Year-Round Family Beds:							72
2. Year-Round Individual TH Beds in HMIS:			156	5. Year-Round Family TH Beds in HMIS:							72
3. HMIS Coverage Individual TH Beds:				6. HMIS Coverage Family TH Beds:							
Divide line 2 by line 1 and multiply by 100. Round to a whole			75%	Divide line 5 by line 4 and multiply by 100. Round to a whole number.							100%

number.											
Permanent Supportive Housing*:- Housing Inventory Chart											
	Facility Name	HMIS Part. Code	Number of Year-Round Beds in HMIS		Geo Code □	Target Pop.		Provider Name			Total Year-Round Beds
						A	B	Family Units	Family Beds	Individual /CH Beds	
Current Inventory			Ind.	Fam.							
DMH SPC - Kirskville	NMCAA	PA	6	19	299001	M		8	19	6	25
DMH SPC - Farmington	EMMA	PA	11	23	299187	M		10	23	11	34
DMH SPC - Bootheel	DAEOC	PA	6	26	299143	M		11	26	6	32
DMH SPC - Branson	OACAC	PA	8	21	299213	M		9	21	8/1	29
DMH SPC - Hannibal	NECAC	PA	11	29	299127	M		11	29	11	40
DMH SPC - West Plains	Ozark Action	PA	9	20	299091	M		9	20	9	29
DMH SPC - Poplar Bluff	EMMA	PA	14	22	299023	M		9	22	14/1	36
DMH SPC - Rolla	MOCA	PA	8	18	299051	M		8	18	8	26
DAEOC	Same	PA	10	12				6	12	10	22
NECAC	Same	PA	5	16	299163	M		8	16	5	21
Columbia Housing Authority	Same	PA	0	42	299019	M		42	42	0	42
Community Caring Council	Same	PS	16	36	299031	M		14	36	16	52
Family Counseling Center		PA	15	19	299069	M		7	19	15	34
High Hope, Inc.	Friendship Apts.	PA	8	0	299211	SMF		0	0	8	8
Pettis County Community Partnership	PROP	PS	0	16	299159	M		16	16	0	16
Phoenix Programs	Same	PA	0	10	299019	SMF		10	10	0	10
Salvation Army	Center of Hope	PA	4	25	299051	M		15	25	4	29
MO Valley CAA	Same	PA	0	23	299195	M		23	23	0	23
Johnson County HELP	Same	PA	7	29	299101	M		9	29	7	36
Woodhaven II – Section 811	Same	D	0	0	299019	SMF		23	23	0	23
Waterbrook Place – Section 811	Same	D	0	0	299019	SMF		8	8	0	8
Warren Scott Apts. – Section 811	Same	D	0	0	299051	SMF		15	15	0	15
Tradewinds Apts. – Section 811	Same	D	0	0	299195	SMF		25	25	0	25
Supportive Housing Apts. – Section 811	Same	D	0	0	299079	SMF		11	11	0	11
Standberry Independent – Section 811	Same	D	0	0	299075	SMF		8	8	0	8
Spring Manor – Section 811	Same	D	0	0	299033	SMF		15	15	0	15
Southview Apts. – Section 811	Same	D	0	0	299177	SMF		16	16	0	16
Regency Terrace of Cape Girardeau	Same	D	0	0	299031	SMF		9	9	0	9
Regency House of Marble Hill – Section 811	Same	D	0	0	299017	SMF		15	15	0	15
Regency House of Jackson – Section 811	Same	D	0	0	299031	SMF		15	15	0	15
Regency House of Cape Girardeau	Same	D	0	0	299031	SMF		20	20	0	20
Rainbow Gardens – Section 811	Same	D	0	0	299041	SMF		12	12	0	12
Park Hills Apts. – Section 811	Same	D	0	0	299071	SMF		12	12	0	12
Palms Apts. – Section 811	Same	D	0	0	299159	SMF		12	12	0	12
Nodaway County Group Homes – Section 811	Same	D	0	0	299147	SMF		19	19	0	19
New Morning Apartments – Section 811	Same	D	0	0	299123	SMF		15	15	0	15
Missouri Assn. of the Deaf Apts. – Section 811	Same	D	0	0	299027	SMF		40	40	0	40
Louella Estates Apartments – Section 811	Same	D	0	0	299051	SMF		16	16	0	16
Boonslick Residential Services, Inc. – Section 811	Same	D	0	0	299053	SMF		18	18	0	18
Brady Independent Living Center – Section 811	Same	D	0	0	299159	SMF		24	24	0	24
CASA Grande – Section 811	Same	D	0	0	299159	SMF		24	24	0	24

Cotton Bolls Apts. – Section 811			Same	D	0	0	299069	SMF		20	20	0	20
Crestwood Court -Section 811			Same	D	0	0	299195	SMF		18	18	0	18
Dearbrook Apts – Section 811			Same	D	0	0	299019	SMF		13	13	0	13
Freedom House – Section 811			Same	D	0	0	299019	SMF		13	13	0	13
Freedom House II – Section 811			Same	D	0	0	299019	SMF		12	12	0	12
Harambee House – Section 811			Same	D	0	0	299019	SMF		15	15	0	15
Ideal Apts. – Section 811			Same	D	0	0	299177	SMF		16	16	0	16
Lacomo Supportive Housing – Section 811			Same	D	0	0	299107	SMF		15	15	0	15
Liberty Apts. – Section 811			Same	D	0	0	299107	SMF		15	15	0	15
SUBTOTALS:					138	406	SUBTOT. CURRENT INVENTORY:			225	915	138/2	1053
New Inventory in Place in 2005 (Feb. 1, 2005 – Jan. 31, 2006)					Ind.	Fam.							
None													
SUBTOTALS:					0	0	SUBTOTAL NEW INVENTORY:			0	0	0	0
Inventory Under Development			Anticipated Occupancy Date										
New Hope Ministries	Same	September 1, 2007				299201	M		3	8	12	20	
Family Counseling Center	Kennett Safe Haven	September 1, 2007				299069	SMF		0	0	8	8	
SEMO Christian Restoration Center	Same	September 1, 2007				299023	SMF				10/10	10	
RAIN	Same	September 1, 2007				291152	SMF	HIV			2/2	2	
Vision House	Same	September 1, 2007				299031	M		6	12	8	20	
Ripley County Caring Community	Same	September 1, 2007				299181	M		4	10	2	12	
SUBTOTAL INVENTORY UNDER DEVELOPMENT:									13	30	42/12	72	
TOTALS:									238	945	180/24	1125	
Unmet Need: Need for Supportive PH beds in the MO BOS COC exceeds 1,000.									100+	500+	500+	1,000+	
1. Total Year-Round Individual PH Beds:					150	4. Total Year-Round Family Beds:					915		
2. Year-Round Individual PH Beds in HMIS:					138	5. Year-Round Family PH Beds in HMIS:					406		
3. HMIS Coverage Individual PH Beds: (Divide line 2 by line 1 and multiply by 100. Round to a whole number.)					92%	6. HMIS Coverage Family PH Beds: (Divide line 5 by line 4, multiply by 100. Round to a whole number.)					44%		
*Permanent Supportive Housing is: S+C, Section 8 SRO and SHP-Permanent Housing component. It also includes any permanent housing projects, such as public housing units, that have been dedicated exclusively to serving homeless persons.													

Homeless Facility Listing -- Non-Entitlement Communities (location with contact individual)

Agency Name	Mail Address	City	State	ZIP	Prefix	First Name	Last Name
Agape Help House	120 Lamar Parkway	Pacific	MO	63069	Ms	Loretta	Obenauer
Agape Home	304 W. 5th St.	Salem	MO	65560	Ms.	Bobbie	Culver
Agape House	P.O. Box 396	St. Clair	MO	63077	Brother	Jim	Armistead
Agape House of Mountain View	P.O. Box 550	Mountain View	MO	65548	Ms.	Joanne	Lawson
Agape Ministry	713 Powell St.	Warrenton	MO	63383			
Alicia Shelter	524 Jefferson Ave.	Ava	MO	65608	Mr.	Stephen	Govero
ALIVE (Union)	P.O. Box 233	Union	MO	63084	Ms.	Erin	Ercoline
Anne Molini Fitch Memorial Shelter (affiliated w/ FAITH)	1007 2nd St	Clinton	MO	64735	Ms	Kate	Bell
Audrain Cnty Crisis Intervention Services/McCamey	P.O. Box 181	Mexico	MO	65265	Ms.	Kim	Menesee
AVENUES, Inc.	P.O. Box 284	Hannibal	MO	63401	Ms.	Ellen	Reed
Belton Victims Services Unit	7001 E 163rd St	Belton	MO	64012	Ms.	Pamela	Seever
Bethel Purim Ministries, Inc	1640 Radio Hill Rd	Boonville	MO	65233	Ms	Linda	Perry
Bowling Green Ministerial Alliance	804 S. Court St.	Bowling Green	MO	63334	Rev.	W.T.	Hopkins
Bread of Life Christian Fellowship	P.O. Box 253	Milan	MO	63556	Rev.	Bart	Hadaway
Bridgeway Transitional	1011 E. Cherry	Troy	MO	63379	Mr.	Dick	Dillon
Bridgeway's Robertson Center	P.O. Box 17	Troy	MO	63379	Ms.	Elaine	Browning
Brookfield Ministries/Trinity United Methodist	300 S. Main	Brookfield	MO	64628	Rev.	Mike	White
C.A.R.E. of Atchinson County	P.O. Box 62	Tarkio	MO	64491	Ms.	Teresa	Alsup
Canton Council of Churches	601 Washington	Canton	MO	63435	Rev.	Stacey	Nicholas
CASA (Citizens Against Spouse Abuse, Inc.)	P.O. Box 1371	Sedalia	MO	65302	Ms.	Amber	Scott
Casa Guadalupe Family Growth Center	Rt. 4, Box 4329	Ellington	MO	63638	Ms.	Jo Ann	Dawson
Catholic Family Services	P.O. Box 668	Festus	MO	63028	Ms.	Loretta	Kelly
Center for Family Resources (Liberty Shelter)	2770 N. Douglas	Malden	MO	63863	Ms.	Kathie	Miller
Central MO Community Action Agency	230 W Dunklin	Jefferson City	MO	65101	Ms	Katherine	Quinn
Central MO Community Action Agency	104 N. Church St.	Fayette	MO	65248	Ms.	Virginia	Williams
Central MO Community Action Agency	604 E. Buchanan Suite B	California	MO	65018	Ms.	Marcia	Garber
Central MO Community Action Agency	P.O. Box 228	Linn	MO	65051	Mr.	Bennie	Baker
Central MO Community Action Agency	401 High St. Suite C	Boonville	MO	65233	Ms.	Linda	Sappington
Central MO Community Action Agency	716 E Breckenridge	Mexico	MO	65265	Ms	Mary Beth	Arnold
Central MO Community Action Agency (CMCAA)	600 Collier Lane	Fulton	MO	65251	Ms	Brenda	Rose
CMCAA - Central Office	807B N. Providence Road	Columbia	MO	65203	Mr.	Dianna	Moore
Children and Family Center of Northwest Missouri	2022 S. Main	Maryville	MO	64468	Ms.	Carmelita	Watkins
Christian Action Ministries	202-B Vaughn St	Branson	MO	65616	Ms.	Joan	Westfall
Christian Association of Table Rock Lake	P.O. Box 398	Kimberling City	MO	65686	Mr.	William	St Clair
Christos House	P.O. Box 771	West Plains	MO	65775	Ms.	Jackie	Voshell
Church Army of Branson	P.O. Box 6624	Branson	MO	65615	Ms.	Tami	Neal
Citizens Against Domestic Violence	P.O. Box 245	Camdenton	MO	65020	Ms.	Shana	Rakes
Citizens Against Spouse Abuse	P.O. Box 1371	Sedalia	MO	65302	Ms.	Nancy	Dunbar
Coalition Against Rape and Domestic Violence	P.O. Box 786	Fulton	MO	65251	Ms.	Donna	Rodenbaugh

Agency Name	Mail Address	City	State	ZIP	Prefix	First Name	Last Name
Columbia Housing Authority	201 Switzler Street	Columbia	MO	65203	Ms	Vikki	Pauley
Community Caring Council	P.O. Box 552	Cape Girardeau	MO	63701	Ms.	Natalie	Sandoval
Community Counseling Consultants	1800 Community Dr.	Clinton	MO	64735	Ms.	Gloria	Miller
Community Services, Inc. of NWMO	701 State St.	Mound City	MO	64470	Ms.	Linda	Sipes
Community Services, Inc. of NWMO	101 E. First St.	Grant City	MO	64456	Ms.	Lori	Jacobs
Community Services, Inc. of NWMO	101 Walnut St.	Tarkio	MO	64491	Ms.	Betty	Beckman
Community Services, Inc. of NWMO	106 W. Clay St.	Albany	MO	64402	Ms.	Rhoderia	Ackley
Community Services, Inc. of NWMO--Central Office	1212B S. Main	Maryville	MO	64468	Ms.	Melinda	Patton
COMTREA Community Mental Health Center	227 Main St.	Festus	MO	63028	Ms.	Sharon	Callahan
COPE	P.O. Box 1281	Lebanon	MO	65536	Ms.	Rita	Johnson
Council on Families in Crisis/Moss House	415 N. Main	Nevada	MO	64772	Ms.	Martha	Sander
Crosslines Ministries	P.O. Box 344	Lebanon	MO	65536	Ms.	Joy	Turner
Daybreak	303 N 10th St	Columbia	MO	65201	Ms	Monique	Frazier
Delta Area Economic Opp. Corp. (DAEOC)	315 E. Broadway	Hayti	MO	63851	Ms.	Gerlene	Ivory
Delta Area Economic Opp. Corp. (DAEOC)	422C N. Main	Sikeston	MO	63801	Ms.	Marlene	Anglin
Delta Area Economic Opp. Corp. (DAEOC)	210 First St.	Kennett	MO	63857	Ms.	Verna	Jones
Delta Area Economic Opp. Corp. (DAEOC)	420 Virginia	New Madrid	MO	63869	Ms.	Margaret	Cox
Delta Area Economic Opp. Corp. (DAEOC)	115 N. Lincoln	East Prairie	MO	63845	Ms.	Shirley	Healey
Delta Area Economic Opp. Corp. (DAEOC)	1525 W. Business Hwy 60 C	Dexter	MO	63841	Ms.	Paula	Kinchen
DAEOC -- Central Office	99 Skyview Road	Portageville	MO	63873	Ms.	Marlene	Anglin
DAEOC -- Domestic Violence Shelter	820 Anderson	Sikeston	MO	63801	Ms.	Pat	Lowry
DAEOC -- Transitional Housing	820 Anderson	Sikeston	MO	63801	Ms.	Pat	Lowry
Delta Homes for Children - Boys	611 Homecrest	Kennett	MO	63857	Ms.	Mary	Moore
Delta Homes for Children - Girls	611 Homecrest St.	Kennett	MO	63857	Ms.	Helen	Airsmann
Douglas Community Center	1100 Broadway	Hannibal	MO	63401	Mr.	Lehenbauer	Hayes
Eagle Flight Ministries	101 W. Main	Steelville	MO	65565	Ms.	Cindy	Martin
East MO Action Agency (EMAA)	321 S. Knob Street	Ironton	MO	63650	Ms.	Deborah	Tucker
East MO Action Agency (EMAA)	1111 Linden St.	Cape Girardeau	MO	63702	Mr.	Stella	Bippus
East MO Action Agency (EMAA)	305 N. Missouri St.	Potosi	MO	63664	Ms.	Linda	Woods
East MO Action Agency (EMAA)	P.O. Box 93	Marble Hill	MO	63764	Ms.	Reba	Leadbetter
East MO Action Agency (EMAA)	1321 West Street, Suite C	Perryville	MO	63775	Ms.	Kathleen	Capps
East MO Action Agency (EMAA)	6050 W. Main St. Suite B	Fredericktown	MO	63645	Ms.	Angie	Starkey
East MO Action Agency (EMAA)	903 E. Chestnut St.	Desloge	MO	63601	Ms.	Barbara	Brooks
East MO Action Agency (EMAA)	374 Market St.	Ste. Genevieve	MO		Ms.	Barbara	Wilkinson
East MO Action Agency (EMAA)--Central Office	107 Industrial Dr	Park Hills	MO	63601	Mr.	Rich	Hull
Economic Security Corp.	P.O. Box 502	Lamar	MO	64759	Mr.	Wes	Barbee
Economic Security Corp.	712 S. Hwy 59	Anderson	MO	64831	Ms.	Marcia	Denny
Emerald City Shelters	P.O. Box 410	Tecumseh	MO	65760	Mr.	Stephen	Govero
FAITH, Inc. (affiliated w/ Anne Molini Fitch Memorial Shelter)	1007 South Second St.	Clinton	MO	64735	Ms.	Darlene	Hoffman
Family Counseling Center	925 Hwy V V	Kennett	MO	63857	Mr.	Anthony	Smith

Agency Name	Mail Address	City	State	ZIP	Prefix	First Name	Last Name
Fguffey	118 West Main	Maysville	MO	64469	Ms	Julie	Greer
First Call for Help	937 Broadway, Ste. 306	Cape Girardeau	MO	63701	Ms.	Denise	Wimp
Fish 'N Loaves	1732 Hope St.	Hannibal	MO	63401	Rev.	James	Lewis
Genesis: A Place of New Beginnings	P.O. Box 4177	Waynesville	MO	65583	Ms.	Danielle	Green
Gibson Recovery Center, Inc.	1112 Linden St.	Cape Girardeau	MO	63703	Mr.	John	Gary
Good Samaritan Center	339 E Broadway	Excelsior Spgs	MO	64024	Ms	Mary Lou	Greim
Good Samaritan Project	(none yet)	Branson	MO		Mr.	John	Ellis
Green Hills CAA	101 S. Frame	Hamilton	MO	64644	Ms.	Jo	McKinney
Green Hills CAA	117 S. 16th St.	Unionville	MO	63565	Ms.	Margaret	Salisbury
Green Hills CAA	108 S. 16th St.	Bethany	MO	64424	Ms.	Peggy	Waldron
Green Hills CAA	Corner of Clay & Jackson	Gallatin	MO	64640	Ms.	Marie	Toney
Green Hills CAA	606 W. Main	Princeton	MO	64673	Ms.	Debra	Goodknight
Green Hills CAA	511 Elm St.	Chillicothe	MO	64601	Ms.	Marjorie	Walker
Green Hills CAA	105 W. John	Brookfield	MO	64628	Ms.	Agnes	Cooper
Green Hills CAA	101 E. Second St.	Milan	MO	63556	Ms.	Sharon	Sylvester
Green Hills CAA--Central Office	PO Box 278	Trenton	MO	64683	Ms	Diana	Hoppe
Green Hills Women's Shelter	P.O. Box 278	Trenton	MO	64683	Ms.	Cheryl	Leffler
Hannibal Council on Alcohol and Drug Abuse CSTAR (Comp. Substance Abuse Treatment & Rehab.)	146 Communications Dr.	Hannibal	MO	63401	Mr.	Earl	Best
Hannibal Council on Alcohol and Drug Abuse -- Hannibal Men's Primary Program	146 Communications Dr.	Hannibal	MO	63401	Mr.	Earl	Best
Harbor Lights	13192 State Hwy. 13	Kimberling City	MO	65686	Mr.	Will StClair	Roudybush
Harvest House	PO Box 223	Boonville	MO	65233	Mr.	Virgil	Goodin
Haven House	P.O. Box 4875	Poplar Bluff	MO	63902	Ms.	Mary Ann	Allen
Haven House	829 Jefferson St.	Fulton	MO	65251	Ms.	Linda	Clemens
Hiding Place Ministry	P.O. Box 1212	Branson	MO	65615	Ms.	Carolyn	Daniels
High Hope Employment Services, Inc.	611 W 3rd St	Milan	MO	63556	Mr.	William	Smith
Hillcrest Ministries	216 S Jewell	Liberty	MO	64068	Mr	Scott	Cooper
Hope Haven of Cass County	P O Box 754	Harrisonville	MO	64701	Ms	Linda	Jackson
Hope House	62465 Oak Hill Road	New London	MO	63459	Ms.	Stacie	Tharp
Hope House	P.O. Box 2381	Lake Ozark	MO	65049	Ms.	Anne	Miller
House of Hope	P.O. Box 176	Lexington	MO	64067	Mr.	Jason	Rauch
House of Refuge for Abused and Battered Women	P.O. Box 244	Sikeston	MO	63801	Ms.	Stephanie	Downing
Jefferson City Rape and Abuse Crisis Center	P.O. Box 416	Jefferson City	MO	65102	Mr.	Mary	Cunningham
Jefferson County Rescue Mission	P.O. Box 210	Pevely	MO	63070	Mr.	Mike	Sardo
Jefferson/Franklin CAC (JFCAC)	P.O. Box 920	Hillsboro	MO	63050	Ms.	Polly	Watson
Jefferson/Franklin CAC (JFCAC)	P.O. Box 5	Gray Summit	MO	63039	Ms.	Cindy	Vogler
Johnson County HELP, Inc.	138 W Colton	Warrensburg	MO	64093	Ms.	Susan	Moore
Knox County Ministerial Alliance	P.O. Box 278	Edina	MO	63537	Rev.		
Lake Area Helping Hands	68 Holden Dr	Camdenton	MO	65020	Ms.	Donna	Mouchon
Lamb House	P.O. Box 717	Camdenton	MO	65020	Ms.	Becky	Thompson

Agency Name	Mail Address	City	State	ZIP	Prefix	First Name	Last Name
Lighthouse Shelter	P.O. Box 884	Marshall	MO	65340	Ms.	Debbie	Wallace
Lighthouse Transitional Housing, The	1043 Lighthouse Rd.	Osage Beach	MO	65065		Tony	Lenci
Love INC	7347 W Hwy 76	Branson	MO	65616			
Loving Hearts Outreach	1902 W. Main	Washington	MO	63090	Ms.	Sandy	Crider
Lutheran Family & Children Services	2911 Breckenridge	Cape Girardeau	MO	63701	Ms.	Molly	Strickland
Marshall Ministerial Alliance	P.O. Box 134	Marshall	MO	65340	Rev.	David	Van Horn
Mary Shaw Butler Shelter and Victim's Center	P.O. Box 402	Hermitage	MO	65668	Ms.	Debbie	Owen
McCambridge Center	201 N Garth	Columbia	MO	65203	Ms.	Susan	Murray
Mexico Area Recovery Center	1130 S. Elmwood Dr.	Mexico	MO	65265	Ms.	Mary	Vest
Milan Ministerial Alliance	P.O. Box 127	Milan	MO	63556	Ms.	Pamela	Brakhage
Ministerial Alliance	1307 W. Boone St.	Troy	MO	63379	Rev.	Tom	Larson
Ministerial Alliance	210 W. Allen	Clinton	MO	64735	Rev.	Roger	House
Ministerial Alliance	Holy Rosary	Clinton	MO	64735	Rev.	Tom	Hermes
Ministerial Alliance	P.O. Box 246	Knob Noster	MO	65336	Rev.	W.T.	Morris
Mission Missouri (Emergency Shelter)	P.O. Box 1858	Sikeston	MO	63801	Ms.	Janie	Pfefferkorn
Mission Missouri (Transitional Housing)	P.O. Box 1858	Sikeston	MO	63801	Ms.	Kathy	Hinton
MO Ozarks Com. Action (MOCA)	P.O. Box 642	Camdenton	MO	65020	Ms.	Kathryn	Green
MO Ozarks Com. Action (MOCA)	P.O. Box 357	Vienna	MO	65582	Ms.	Wilma	Stephan
MO Ozarks Com. Action (MOCA)	P.O. Box 1285	Rolla	MO	65401	Ms.	Jane	Moser
MO Ozarks Com. Action (MOCA)	P.O. Box 647	Steeleville	MO	65565	Ms.	Brenda	Richards
MO Ozarks Com. Action (MOCA)	P.O. Box 357	Owensville	MO	65013	Ms.	Patty	O'Hara
MO Ozarks Com. Action (MOCA)	P.O. Box 2083	Lebanon	MO	65536	Ms.	Sherry	Henson
MO Ozarks Com. Action (MOCA)	105 E. North	Eldon	MO	65026	Ms.	Liz	Bridges
MO Ozarks Com. Action (MOCA)--Central Office	P.O. Box 69	Richland	MO	65556	Ms.	Joellyn	Dean
MO Valley CAA	802 S. Highway 13	Lexington	MO	64067	Mr.	Bruce	Greer
MO Valley CAA	42455 Business Hwy 10	Richmond	MO	64085	Ms.	Leann	Wollard
MO Valley CAA	505 S. Kentucky	Sedalia	MO	65301	Ms.	Laura	Paxton
MO Valley CAA	606 E. Benton	Carrollton	MO	64633	Ms.	Trudy	Summers
MO Valley CAA	330 E. Gay	Warrensburg	MO	64093	Ms.	Marilyn	Adee
MO Valley CAA	601 E. Broadway	Brunswick	MO	65236	Ms.	Dottie	Bayne
MO Valley CAA--Central Office	1415 S Odell	Marshall	MO	65340	Mr.	Ronda	Wickham
Monroe City Ministerial Alliance	221 N. Main	Monroe City	MO	65275	Rev.	David	Downey
Montgomery Area Ministerial Alliance	307 N. Walker	Montgomery City	MO	63661	Rev.	Gary	Bailey
New Beginnings/Community Outreach	229 N. Cedar	Nevada	MO	64772	Ms.	Barbara	Long
New Evangelistic Center	3208 State Hwy OO	Marshfield	MO	65706	Mr	Fred	Kinsey
New Hope Ministries & Resource Center	117 Northwest St	Sikeston	MO	63801	Mr	Larry	White
New Horizons	1408 Hathman Place	Columbia	MO	65201		Bayne	Keenan
New Life Evangelistic Center	901 Wilkes Blvd	Columbia	MO	65201	Mr.	Bill	Joiner
New Life Evangelistic Center	815 E. High St.	Jefferson City	MO	65101	Ms.	Terry	Wester
New Life Evangelistic Center	P.O. Box 173	Potosi	MO	63664	Ms.	Cindy	Walburn

Agency Name	Mail Address	City	State	ZIP	Prefix	First Name	Last Name
Northeast Comm. Action Corp. (NECAC)	917 Broadway	Hannibal	MO	63401	Ms.	Nicole	Ketterer
Northeast Comm. Action Corp. (NECAC)	408 S. Fourth St	Canton	MO	63435	Ms.	Judy	Eaton
Northeast Comm. Action Corp. (NECAC)	11 Woodcrest Dr.	Troy	MO	63379	Ms.	Lavender	Iron
Northeast Comm. Action Corp. (NECAC)	115 W. Third	Montgomery City	MO	63361	Mr.	Kathy	Block
Northeast Comm. Action Corp. (NECAC)	2724 Droste Road	St. Charles	MO	63301	Ms.	Denise	Liebel
Northeast Comm. Action Corp. (NECAC)	120 E. Main	Warrenton	MO	63383	Mr.	Kirk	Hopkins
Northeast Comm. Action Corp. (NECAC)	204 E. Third St.	Shelbyville	MO	63469	Ms.	Lisa	Blickhan
Northeast Comm. Action Corp. (NECAC)	411 Main St.	New London	MO	63459	Ms.	Melissa	Stone
Northeast Comm. Action Corp. (NECAC)	P.O. Box 361	Macon	MO	63552	Ms.	Ona	Williams
Northeast Comm. Action Corp. (NECAC)	115 N. Main St.	Paris	MO	65275	Ms.	Cheryl	White
Northeast Comm. Action Corp. (NECAC)	1715 S. Morley	Moberly	MO	65270	Ms.	Betty	Whittaker
Northeast Comm. Action Corp. (NECAC)--Central Office	16 N. Court St.	Bowling Green	MO	63334	Ms.	Janice	Robinson
Northeast MO CAA (NMCAA)	Route 3	Memphis	MO	63555	Ms.	Debra	Waibel
Northeast MO CAA (NMCAA)	P.O. Box 33	Lancaster	MO	63548	Ms.	Peggy	Neagle
Northeast MO CAA (NMCAA)	403 N. First St.	Edina	MO	63537	Ms.	Rose	Marble
Northeast MO CAA (NMCAA)	159 E. Commercial	Kahoka	MO	63445	Ms.	Ginger	Shaw
Northeast MO CAA (NMCAA)--Central Office	P.O. Box 966	Kirksville	MO	63501	Ms.	Mary Lee	Bailey
Northland Homes Partnership	3101 NE 70th St	Gladstone	MO	64119	Mr	James	Briley
Open Door Service Center, Inc.	111 W. 6th St.	Sedalia	MO	65301	Mr.	Jack	Menges
Owensville Ministerial Alliance	106 W. Washington	Owensville	MO	65066	Rev.	Frank	Hulsted
Ozark Action Inc. (OAI)	P.O. Box 215	Gainesville	MO	65655	Ms.	Carlene	Mahan
Ozark Action Inc. (OAI)	P.O. Box 756	Ava	MO	65608	Ms.	Carol	Cunningham
Ozark Action Inc. (OAI)	1402 East Highway 60	Mountain View	MO	65548	Ms.	Tracy	Pearson
Ozark Action Inc. (OAI)	P.O. Box 248	Alton	MO	65606	Ms.	Paula	Miller
Ozark Action Inc. (OAI)	P.O. Box 141	Hartville	MO	65667	Ms.	Shawnya	Montgomery
Ozark Action Inc. (OAI)	950 N. Highway 63	Houston	MO	65483	Ms.	Janet	Finn
Ozark Action Inc. (OAI)--Central Office	710 E Main	West Plains		65775	Mr.	Paul	Clark
Ozark Action Inc. (OAI)--Central Office	710 E Main	West Plains	MO	65775	Mr.	Terry	Sanders
Ozark Center	P.O. Box 2526	Joplin	MO	65251	Mr.	Paul	Gray
Ozarks Area Comm. Action Corp. (OACAC)	236 E. Washington	Marshfield	MO	65706	Ms.	Rhonda	Penrod
Ozarks Area Comm. Action Corp. (OACAC)	1350 Carlson Lane	Buffalo	MO	65622	Ms.	Judy	Hargis
Ozarks Area Comm. Action Corp. (OACAC)	P.O. Box 419	Bolivar	MO	65613	Ms.	Lisa	Zimmerman
Ozarks Area Comm. Action Corp. (OACAC)	P.O. Box 416	Ozark	MO	65721	Ms.	Pat	Stinman
Ozarks Area Comm. Action Corp. (OACAC)	115 Corporate Place	Branson	MO	65616	Ms.	Heather	Aumiller
Ozarks Area Comm. Action Corp. (OACAC)	408 W. Water	Greenfield	MO	65661	Ms.	Laura	Ireland
Ozarks Area Comm. Action Corp. (OACAC)	101 E. Olive St.	Aurora	MO	65605	Ms.	Judy	Williard
Ozarks Area Comm. Action Corp. (OACAC)	907 Main St.	Cassville	MO	65625	Ms.	Gail	Reed
Paris Ministerial Alliance/Gilmore Bookkeeping	201 S. Main	Paris	MO	65275	Mr.	John	Gilmore
People Against Domestic Violence	200 Cherry St.	Union	MO	63068	Ms.	Judy	Hereford

Agency Name	Mail Address	City	State	ZIP	Prefix	First Name	Last Name
Pettis County Community Partnership/PROP	515 S. Kentucky	Sedalia	MO	65301	Ms	Linda	Kirk
Phoenix Programs, Inc.	409 Vandiver Drive, Bldg. 7, Ste 101	Columbia	MO	65202	Mr	Leland	Stepney
Polk County House of Hope	P.O. Box 223	Bolivar	MO	65613	Ms.	Diane	Williamson
Praise Keepers	PO Box 855	Tipton	MO	65081	Ms.	Brenda	Matchett
Preferred Family Healthcare	1101 S. Jamison	Kirksville	MO	63501	Mr.	Chris	Snyder
Project Hope	1911 Woodlawn	Cape Girardeau	MO	63701	Ms	Becky	Marshall
Rainbow House	1611 Towne Drive	Columbia	MO	65202	Ms.	Jan	Stock
Red Cross	P.O. Box 257	Kirksville	MO	63501	Ms.	Anne	Barlow
Red Cross	14 Georgetown Court	Union	MO	63804	Ms.	Susan	Gragurich
Red Cross of Pettis County	112 W. 4th	Sedalia	MO	65301	Ms.	Valerie	Swanson
Red Cross--Capital Area Chapter	431 E. McCarty	Jefferson City	MO	65101	Ms.	Melissa	Friel
Red Cross--Southeast Missouri Chapter	2430 Myra Drive	Cape Girardeau	MO	63703	Mr.	Ron	McCubbin
Regional Family Crisis Center	P.O. Box 231	Perryville	MO	63775	Ms.	Andrea	Robinson
Revival Center	914 Old Cape Road	Jackson	MO	63755	Rev	Joyce	Hungate
Ripley County Family Resource Center	209 E. Highway St.	Doniphan	MO	63935	Ms.	Melissa	Morgan
Russell House/Phelps County Family Crisis Services	P.O. Box 2259	Rolla	MO	65402	Ms.	Sharon	Meusch
Safe House for Women	P.O. Box 1167	Cape Girardeau	MO	63702	Ms.	Lisa	Barnes
Safe Passage Domestic Violence Crisis Center	P.O. Box 456	Moberly	MO	65270	Ms.	Debbie	Dean
Safehaven Women's Center/Synergy House	400 E 6th St	Parkville	MO	64152	Ms	Laurie	Jackson
Salvation Army	3740 Telegraph	Arnold	MO	63010	Capt.	Candice	Voeller
Salvation Army	P.O. Box 1048	Kirksville	MO	63501	Capt.	Don	Kincaid
Salvation Army	P.O. Box 107	Chillicothe	MO	64601	Capt.	Jason	Poff
Salvation Army	1200 E. Broadway	Sedalia	MO	65302	Capt.	Dale	Brandenburg
Salvation Army	200 S. 9th	Hannibal	MO	63401	Capt.	Ron	Key
Salvation Army Cape Girardeau	P.O. Box 802	Cape Girardeau	MO	63701	Ms	Tina	Rodgers
Salvation Army Center of Hope	927 Jefferson St.	Jefferson City	MO	65101	Ms.	Jamie	Pitzen
Salvation Army Harbor House	P.O. Box 1864	Columbia	MO	65203	Mr.	James	Chapman
Salvation Army Serv Ext Unit Bolivar	1877 W. Broadway	Bolivar	MO	65613	Mr.	Rick	Lewis
Salvation Army Serv Ext Unit Marshfield		Marshfield	MO	65706	Mr	Ken	Myers
Salvation Army Serv Ext Unit Mexico	716 E. Breckenridge	Mexico	MO	65265	Ms.	Mary Beth	Arnold
Salvation Army Serv Ext Unit New London	P.O. Box 427	New London	MO	63459	Ms.	Becky	Steffa
Salvation Army Work Connections	P.O. Box 786	Camdenton	MO	65020	Ms.	June	Franklin
Samaritan Center	209 S. Center St.	Clinton	MO	64735	Ms.	Caroline	Kelsey
Samaritan Center	1310 E. McCarty St.	Jefferson City	MO	65101	Ms.	Marylyn	DeFeo
Samaritan Outreach Center	P.O. Box 311	West Plains	MO	65772	Ms.	Vickie	Elmore
Schuyler Co. Ministerial Alliance	P.O. Box 7	Queen City	MO	63561	Mr.	George	Bradburn
SEMO Alliance for Disability Independence (SADI)		Cape Girardeau	MO		Ms.	Donna	Thompson
SEMO Christian Restoration Center	1875 Speedway Dr c/o Mt. Calvary Church	Poplar Bluff	MO	63901	Pastor	David	Webb
SEMO Community Treatment Center -- Aquinas	5536 Hwy 32	Farmington	MO	63640	Mr.	Cliff	Johnson

Agency Name	Mail Address	City	State	ZIP	Prefix	First Name	Last Name
SEMO Community Treatment Center -- Salem	P.O. Box 429	Salem	MO	65560	Mr.	Dan	Adams
SEMO Family Violence Council/New Way Shelter	P.O. Box 465	Bonne Terre	MO	63628	Ms.	Julie	Waltenberger
Serve, Inc.	4901 County Road 304	Fulton	MO	65251	Ms.	Julie	Lander
Shelter, The (Comprehensive Human Services)	P O 1367	Columbia	MO	65205	Ms.	Kathy	Moreno
Sikeston Bootheel Foodbank	104 Keystone Dr.	Sikeston	MO	63801	Ms.	Dorene	Johnson
SilverLeaf of the Ozarks		Gainesville	MO	65655			
South Central MO CAA (SCMCAA)	Community Action Center	Centerville	MO	63633	Mr.	Ralph	Tate
South Central MO CAA (SCMCAA)	125 Main	Piedmont	MO	63957	Ms.	Linda	Sheiffele
South Central MO CAA (SCMCAA)	Rt. 2, Box 16	Doniphan	MO	63935	Ms.	Lillie Mae	Howard
South Central MO CAA (SCMCAA)	P.O. Box 805	Ellington	MO	63638	Ms.	Ginger	Hill
South Central MO CAA (SCMCAA)	606 McGrath Lane	Salem	MO	65560	Ms.	Janice	Schafer
South Central MO CAA (SCMCAA)	Community Action Center	Van Buren	MO	63965	Ms.	Kathy	Sanders
South Central MO CAA (SCMCAA)	419 Oak Street	Poplar Bluff	MO	63901	Ms.	Priscilla	Aden
South Central MO CAA (SCMCAA)--Central Office	P.O. Box 6	Winona	MO	65588	Mr.	Todd	Richardson
St Francis Catholic Worker	901 Rangeline St	Columbia	MO	65201	Ms.	Lana	Jacobs
St Francis Catholic Worker/Lois Bryant House	913 Rangeline Rd	Columbia	MO	65201	Ms.	Lana	Jacobs
SURVIVAL, Inc.	P.O. Box 344	Warrensburg	MO	64093	Ms.	Jennifer	Wood
Susanna Wesley Family Learning Center	P.O. Box 247	East Prairie	MO	63845	Dr.	Martha Ellen	Black
Teen Challenge International of Mid-America	P.O. Box 289	Cape Girardeau	MO	63701	Ms.	Beverly	Brighthouse
There Is Hope Christian Ministry	2121 E. Broadway	Sedalia	MO	65301	Ms.	Carolyn	Routon
Trenton Ministerial Alliance	P.O. Box 391	Trenton	MO	64683	Rev.	Andy	Pruitt
Trinity Lutheran Church	3642 County Road 415	Friedheim	MO	63747	Pastor	David M	Burge
Turning Point Domestic Violence Shelter	P.O. Box 426	Warrenton	MO	63383	Ms.	Joyce	Karrenbrock
United Gospel Rescue Mission	421 W Pine	Poplar Bluff	MO	63902	Ms.	Rita	Cooksey
United Services CAA	218 South St	Excelsior Springs	MO	64024	Ms	Sandy	Garza
Victim Support Services	1800 East LaHarpe	Kirksville	MO	63501	Ms.	Kim	LeBaron
Vienna Ministerial Alliance	P.O. Box 463	Vienna	MO	65582	Rev.	Don	Kelly
Vision House of Cape Girardeau	1836 A State Hwy V	Cape Girardeau	MO	63701	Ms.	Theresa	Taylor
Voluntary Action Center	800 North Province	Columbia	MO	65203	Ms	Julie	Fortune
WCMCAA Outreach Center	505 S. Lexington	Harrisonville	MO	64701	Ms.	Kim	Henson
WCMCAA Outreach Center	109 Congress	Belton	MO	64012	Ms.	Mary	Keck
WCMCAA Outreach Center	1801 N. Osage Blvd., #A	Nevada	MO	64772	Ms.	Marye	Sanderson
WCMCAA Outreach Center	5 E. Dakota St.	Butler	MO	64730	Ms.	Peggy	Enriken
WCMCAA Outreach Center	P.O. Box 726	Warsaw	MO	65355	Ms.	Meladee	Breshears
WCMCAA Outreach Center	P.O. Box 953	Stockton	MO	65785	Ms.	Linda	Dedrick
WCMCAA Outreach Center	1661 N. Second	Clinton	MO	64735	Ms.	Sue	Ridenour
WCMCAA Outreach Center	P.O. Box 188	Wheatland	MO	65779	Ms.	Nancy	Johnson
WCMCAA Outreach Center	18520 S. Second St.	Versailles	MO	65084	Ms.	Rhonda	Smith
WCMCAA Outreach Center	P.O. Box 73	Osceola	MO	64776	Ms.	Glenda	Erwin
WCMCAA Outreach Center--Central Office	P.O. Box125	Appleton City	MO	64724	Ms	Marilyn	Miller

Agency Name	Mail Address	City	State	ZIP	Prefix	First Name	Last Name
Welcome Home, Inc	1206 Rangeline	Columbia	MO	65201	Ms.	Rose	Mitchell
Wellsville Ministerial Alliance	544 N. Second	Wellsville	MO	63384	Rev.	Dennis	Goodman
WINGS (Women In Need Getting Shelter)	315 6th St.	Boonville	MO	65233	Ms.	Verdona	Pinkett
Women's Crisis Center of Taney County	P.O. Box 282	Branson	MO	65615	Ms.	Becky	Vermeire

Housing Market Analysis – 91.310(a)

This housing market analysis will describe several of the significant characteristics of the state's housing market and how these characteristics have changed.

We have included several tables that will profile vacancy rates as an overall strength of the housing market in a given area, median value of homes and rent, and information on substandard housing and the age of housing structures on a county basis. This information provides a statistical basis for our housing market analysis.

- Missouri Housing Unit Vacancy Rates, 1990-2000, prepared by the Office of Social and Economic Data Analysis (OSEDA).
- Median Value and Rent of Occupied Housing Units, 1990-2000.
- Structural and Facility Characteristics of all Housing Units: 2000

Rental Housing Vacancy Rates

Missouri had a 9 percent vacancy rate for all rental housing units in 2000. This is a decrease from the 10.7% vacancy rate in 1990 and indicates an overall tightening of the rental housing market during the 1990s. However, there are some significant differences in the vacancy rates found in various counties in Missouri. According to the table Missouri Housing Unit Vacancy Rates, 1990-2000, the counties with the highest vacancy rates in 2000 include: Camden, 24.2%; Lewis, 13.5%; Marion, 13.3%; Ralls, 16.3%; Randolph, 18.3%; Reynolds, 13.8%; and Stone, 18.3%. The counties with the lowest vacancy rates in 2000 include: Andrew, 5.8%; Benton, 6.6%; Caldwell, 6.3%; Cass, 6.3%; Douglas, 6.8%; Iron, 6.2%; Ray, 6.1%; St. Charles, 6.1%; St. Louis, 6.7%; Warren, 6.7% and Worth, 6.7%.

Homeowner Vacancy Rates

Missouri had a 2.1 percent vacancy rate for all homeowner units in Missouri, nearly identical to the 2.2 percent 1990 vacancy rate. However, as is the case with rental vacancy rates, there are some significant differences in the vacancy rates found in individual counties throughout the state. The counties with the highest vacancy rates in 2000 include: Barry, 4.4%; Benton, 4.7%; Caldwell, 4.2%; Carroll, 4.3%; Carter, 4.7%; Gentry, 4.0%; Iron, 4.0%; McDonald, 4.2%; Oregon, 4.3%; Schuyler, 5.7%; Shelby, 4.5%; Taney, 4.1% and Worth, 4.1%. It is interesting to note that all of these counties are located in rural areas of the state. The counties with the lowest vacancy rates for homeowner units include: Clay, 1.5%; Jefferson, 1.3%; Platte, 1.2%; St. Genevieve, 1.5%; and St. Louis, 1.3%.

The median rent and median price of housing is an important indication of the affordability of the housing market in a given area, as demonstrated in the table, *Median Value and Rent of Occupied Housing Units, 1990-2000*.

Median Rent of Housing Units

The median rent of all housing units in Missouri was \$484 in 2000. The counties with the highest median rents in the state include: Boone, \$523; Cass, \$543; Clay, \$576; Jackson, \$536; Jefferson, \$502; Platte, \$640; St. Charles, \$624 and St. Louis, \$601. All these counties are found in and around the large metropolitan areas of the state and are not part of this Consolidated Plan. These figures are designed to show how median rents can be somewhat inflated by metropolitan rent numbers.

Yet, increases in median rents were not reserved just for metropolitan areas. Some counties in rural areas saw large percentage increases in median rents from 1990-2000, including: Bates, 19%; Christian, 15.1%; Cooper, 19.3%; Dallas, 16.1%; Harrison, 28.2%; Hickory, 16.3%; Lawrence, 16.1%; McDonald, 22.4%; Maries, 20.2%; Oregon, 23.7%; Perry, 17.2%; Stone, 17.6%; Sullivan, 20.1%; and Taney, 20.4%.

Median Value of Homes

The median value of all occupied homes in Missouri was \$89,900 in 2000, an increase of \$12,534 or 16.2% from 1990-2000. The counties with the highest median value of homes include: Boone, \$107,400; Camden, \$124,300; Cass, \$104,200; Clay, \$104,900; Lincoln, \$102,200; Platte, \$126,700; St. Charles, \$126,200; St. Louis, \$116,600; Stone, \$102,700; and Warren, \$108,600. Camden County in the Lake of the Ozarks region and Stone County in southwest Missouri are the only counties not located in large metropolitan areas of the state.

Camden County median home value increased 33.6 percent from \$93,022 in 1990 to \$124,300 in 2000. Stone County increased 32.3 percent from \$77,627 to \$102,700. While they were not in the highest median value group, thirteen more predominately rural counties saw the media value of all occupied homes increased by more than 50% during the 1990s. These include: Bollinger, 56%; Caldwell, 60.5%; Clark, 55.4%; Dallas, 66.4%; Daviess, 76.7%; DeKalb, 51.4%; Gentry, 58%; Holt, 75.3%; Nodaway, 50.1%; Pike, 55.3%; Putnam, 63.2%; Sullivan, 70%; and Webster, 52.4%.

Substandard Housing

Information on substandard housing by county is contained in a table entitled, *Structural and Facility Characteristics of All Housing Units: 2000*, which is an addendum to this section. The type of substandard housing referred to in this section is housing that lacks complete indoor plumbing facilities or complete kitchen facilities as defined by the U.S. Census Bureau. According to 2000 census data, there were 32,432 housing units in Missouri that lack complete indoor plumbing facilities and 39,097 which lack complete kitchen facilities. These two types of substandard housing account for 71,529 or approx. 3% of the total number of housing units. Substandard housing is not limited to these categories. Many additional occupied or unoccupied housing units lack or have serious deficiencies in their electrical or plumbing systems; safe or adequate heating systems; or have other major structural deficiencies.

Counties with the highest percentage of housing without complete indoor plumbing include: Caldwell, 7.3%; Gasconade, 4.7%; Harrison, 4.6%; Knox, 7.3%; Madison, 4.6%; Monroe, 5.1%; Reynolds, 5.9%; St. Genevieve, 6.6%; Shannon, 4.7%; Washington, 4.9%; and Worth, 4.7%.

Counties with the highest percentage of housing without complete kitchen facilities include: Caldwell, 7.5%; Carroll, 5.1%; Knox, 8.6%; Reynolds, 5.9%; St. Genevieve, 6.6%; Scotland, 5.6%; and Worth, 5.4%.

Age of Housing Stock

Since the age of the housing stock is another important indicator of the overall housing market, we have included this analysis of counties with the greatest percentage of housing built before 1939. As the housing stock in general continues to age, more emphasis will need to be given to the preservation and rehabilitation of the affordable housing stock for low-income renters and homeowners.

Counties with the greatest percentage of pre-1939 housing include: Buchanan, 33.3%; Caldwell, 30%; Carroll, 33.7%; Cooper, 30.1%; Dade, 30.6%; Gentry, 40.4%; Grundy, 31.6%; Harrison, 34.3%; Holt, 37%; Howard, 31.6%; Knox, 37.9%; Lewis, 31.2%; Linn, 33.7%; Macon, 30%; Marion, 33.8%; Schuyler, 38.3%; Scotland, 39.5%; Shelby, 37.6%; Worth, 46.7% and St. Louis City, 48.5%.

Missouri Housing Unit Vacancy Rates, 1990-2000 **By County With State Totals**

	Homeowner Vacancy Rate		Renter Vacancy Rate	
	2000	1990	2000	1990
Missouri	2.1	2.2	9.0	10.7
Adair	2.9	4.0	8.3	8.2
Andrew	1.7	1.1	5.8	4.8
Atchison	3.5	1.8	12.5	9.7
Audrain	2.4	1.3	10.5	8.8
Barry	4.4	2.8	9.6	7.0
Barton	2.9	2.2	9.5	6.0
Bates	3.1	3.0	7.1	10.4
Benton	4.7	4.2	6.6	8.3
Bollinger	3.4	1.5	7.2	5.9
Boone	2.2	1.9	7.3	6.1
Buchanan	1.8	2.0	7.4	9.8
Butler	2.3	2.3	9.2	8.6
Caldwell	4.2	1.7	6.3	9.5
Callaway	2.1	2.2	12.0	10.5
Camden	3.9	6.6	24.2	23.3
Cape Girardeau	2.4	1.8	10.3	9.2
Carroll	4.3	2.1	10.8	10.5
Carter	4.7	2.7	9.2	9.6
Cass	2.0	1.8	6.3	8.8
Cedar	3.7	2.1	11.5	13.6
Chariton	2.0	2.5	17.7	12.8
Christian	2.8	2.5	8.5	8.0
Clark	2.3	2.4	7.3	7.6
Clay	1.5	1.8	7.4	11.6
Clinton	2.3	1.9	7.4	8.4
Cole	1.7	1.7	7.0	9.8
Cooper	2.6	2.4	12.9	11.8
Crawford	2.5	2.3	8.5	9.7
Dade	3.1	2.5	9.5	6.4
Dallas	3.3	2.2	8.4	6.4
Daviess	3.0	2.4	9.8	6.8
DeKalb	1.8	0.8	7.3	4.9
Dent	3.4	2.6	9.3	7.7
Douglas	2.8	2.3	6.8	5.2
Dunklin	2.2	1.7	9.4	7.7
Franklin	1.7	1.9	8.8	9.9
Gasconade	2.3	1.6	9.6	8.1
Gentry	4.0	3.5	8.3	10.5
Greene	2.3	2.3	7.2	9.4
Grundy	2.6	2.6	10.6	8.4
Harrison	3.0	2.7	9.0	5.9
Henry	2.6	2.1	8.8	7.4
Hickory	5.4	5.4	9.9	14.7
Holt	2.8	2.8	9.1	6.0
Howard	2.7	2.6	12.9	11.0
Howell	2.3	1.4	12.9	7.7

Iron	4.0	2.1	6.2	9.8
Jackson	1.7	2.4	8.8	13.1
Jasper	2.9	2.3	10.1	9.4
Jefferson	1.3	1.7	8.2	10.1
Johnson	2.8	2.1	7.8	9.5
Knox	3.3	2.9	12.9	11.8
Laclede	3.0	2.0	11.5	11.5
Lafayette	2.3	2.4	7.8	6.7
Lawrence	2.7	2.3	8.6	8.8
Lewis	2.9	2.8	13.5	9.2
Lincoln	1.7	2.4	11.2	10.2
Linn	2.4	2.4	9.9	13.1
Livingston	2.9	1.9	10.8	9.9
McDonald	4.2	2.3	8.7	14.1
Macon	2.9	2.3	8.4	10.0
Madison	3.6	1.2	8.7	9.6
Maries	2.1	1.6	9.3	9.5
Marion	2.7	2.0	13.3	9.2
Mercer	2.9	10.9	10.1	11.4
Miller	2.3	3.8	11.7	13.7
Mississippi	2.3	1.6	7.5	6.2
Moniteau	2.1	1.8	9.9	5.0
Monroe	2.4	2.5	8.9	9.8
Montgomery	2.2	1.8	10.5	10.7
Morgan	3.8	5.0	12.4	13.3
New Madrid	2.5	1.4	9.1	6.7
Newton	2.7	2.4	9.3	8.7
Nodaway	2.5	1.6	7.9	6.9
Oregon	4.3	1.8	10.4	8.6
Osage	2.7	1.8	12.6	9.1
Ozark	3.3	2.7	11.3	8.1
Pemiscot	1.9	1.4	11.5	6.4
Perry	1.7	0.9	9.5	7.2
Pettis	2.1	2.7	9.0	10.2
Phelps	2.2	2.5	11.9	11.3
Pike	3.2	2.8	12.4	8.7
Platte	1.2	2.0	8.2	15.7
Polk	3.7	2.1	11.4	6.6
Pulaski	3.9	2.9	9.1	8.7
Putnam	2.8	2.3	8.6	7.8
Ralls	2.8	2.5	16.3	10.6
Randolph	3.3	2.9	18.3	13.3
Ray	2.8	1.8	6.1	9.3
Reynolds	1.9	2.0	13.8	7.0
Ripley	2.8	2.2	11.8	8.4
St. Charles	1.3	2.0	6.1	9.5
St. Clair	3.4	3.7	12.9	9.5
Ste. Genevieve	1.5	1.2	7.0	6.4
St. Francois	2.5	2.4	8.5	10.4
St. Louis	1.3	1.8	6.7	9.4

Saline	2.1	2.8	7.7	11.2
Schuyler	5.7	2.4	10.8	7.6
Scotland	3.4	3.4	12.9	11.0
Scott	2.5	2.7	8.1	8.0
Shannon	3.5	1.7	10.8	9.7
Shelby	4.5	2.2	9.0	8.0
Stoddard	2.6	1.6	8.1	7.5
Stone	3.5	4.5	18.3	13.4
Sullivan	2.6	2.6	9.6	10.9
Taney	4.1	3.9	12.0	17.2
Texas	3.0	2.2	11.9	7.0
Vernon	2.6	2.3	8.9	11.6
Warren	1.7	1.8	6.7	12.5
Washington	1.7	1.4	8.6	8.5
Wayne	3.2	2.7	9.4	9.4
Webster	3.1	2.3	8.2	6.7
Worth	4.1	1.7	6.7	9.1
Wright	2.5	2.6	10.7	7.5
St. Louis City	3.5	3.3	11.8	13.2

Median Value and Rent of Occupied Housing Units, 1990-2000 By County (With State Totals)

	Median Value of Home Change, 1990-2000				Median Rent Paid Change, 1990-2000			
	2000	1990	Number	Percent	2000	1990	Number	Percent
Missouri	\$89,900	\$77,366	\$12,534	16.2	\$484	\$480	\$4	0.8
Adair	\$73,900	\$54,926	\$18,974	34.5	\$418	\$401	\$17	4.2
Andrew	\$89,000	\$59,883	\$29,117	48.6	\$435	\$395	\$40	10.1
Atchison	\$49,800	\$38,487	\$11,313	29.4	\$317	\$317	\$0	0.0
Audrain	\$62,400	\$46,446	\$15,954	34.3	\$384	\$360	\$24	6.7
Barry	\$70,600	\$55,187	\$15,413	27.9	\$377	\$365	\$12	3.3
Barton	\$55,800	\$40,836	\$14,964	36.6	\$354	\$330	\$24	7.3
Bates	\$58,000	\$39,009	\$18,991	48.7	\$413	\$347	\$66	19.0
Benton	\$65,700	\$49,707	\$15,993	32.2	\$364	\$342	\$22	6.4
Bollinger	\$58,400	\$37,443	\$20,957	56.0	\$337	\$314	\$23	7.3
Boone	\$107,400	\$85,324	\$22,076	25.9	\$523	\$497	\$26	5.2
Buchanan	\$72,700	\$52,447	\$20,253	38.6	\$435	\$397	\$38	9.6
Butler	\$59,400	\$46,446	\$12,954	27.9	\$354	\$333	\$21	6.3
Caldwell	\$53,800	\$33,530	\$20,270	60.5	\$336	\$317	\$19	6.0
Callaway	\$85,800	\$64,711	\$21,089	32.6	\$418	\$408	\$10	2.5
Camden	\$124,300	\$93,022	\$31,278	33.6	\$454	\$451	\$3	0.7
Cape Girardeau	\$94,700	\$73,582	\$21,118	28.7	\$440	\$427	\$13	3.0
Carroll	\$48,900	\$34,965	\$13,935	39.9	\$323	\$301	\$22	7.3
Carter	\$51,900	\$39,400	\$12,500	31.7	\$303	\$314	\$-11	-3.5
Cass	\$104,200	\$84,150	\$20,050	23.8	\$543	\$527	\$16	3.0
Cedar	\$57,900	\$44,619	\$13,281	29.8	\$324	\$301	\$23	7.6
Chariton	\$43,800	\$33,530	\$10,270	30.6	\$317	\$290	\$27	9.3
Christian	\$97,900	\$76,452	\$21,448	28.1	\$511	\$444	\$67	15.1
Clark	\$51,300	\$33,008	\$18,292	55.4	\$316	\$294	\$22	7.5
Clay	\$104,900	\$88,977	\$15,923	17.9	\$576	\$560	\$16	2.9
Clinton	\$86,400	\$61,710	\$24,690	40.0	\$442	\$407	\$35	8.6
Cole	\$97,200	\$78,540	\$18,660	23.8	\$441	\$436	\$5	1.1
Cooper	\$74,200	\$50,881	\$23,319	45.8	\$426	\$357	\$69	19.3
Crawford	\$66,100	\$49,316	\$16,784	34.0	\$387	\$363	\$24	6.6
Dade	\$54,500	\$40,053	\$14,447	36.1	\$297	\$284	\$13	4.6
Dallas	\$72,300	\$43,445	\$28,855	66.4	\$353	\$304	\$49	16.1
Daviess	\$56,700	\$32,094	\$24,606	76.7	\$331	\$311	\$20	6.4
DeKalb	\$64,800	\$42,793	\$22,007	51.4	\$332	\$299	\$33	11.0
Dent	\$61,000	\$44,749	\$16,251	36.3	\$337	\$337	\$0	0.0
Douglas	\$54,100	\$43,706	\$10,394	23.8	\$305	\$322	\$-17	-5.3
Dunklin	\$48,500	\$38,748	\$9,752	25.2	\$323	\$299	\$24	8.0
Franklin	\$96,400	\$76,452	\$19,948	26.1	\$471	\$454	\$17	3.7
Gasconade	\$70,500	\$54,404	\$16,096	29.6	\$374	\$330	\$44	13.3
Gentry	\$47,200	\$29,876	\$17,324	58.0	\$294	\$286	\$8	2.8
Greene	\$88,200	\$75,148	\$13,052	17.4	\$462	\$449	\$13	2.9
Grundy	\$42,500	\$32,094	\$10,406	32.4	\$325	\$301	\$24	8.0
Harrison	\$41,500	\$27,267	\$14,233	52.2	\$336	\$262	\$74	28.2
Henry	\$64,200	\$46,576	\$17,624	37.8	\$394	\$359	\$35	9.7
Hickory	\$62,600	\$48,011	\$14,589	30.4	\$342	\$294	\$48	16.3
Holt	\$50,100	\$28,572	\$21,528	75.3	\$271	\$265	\$6	2.3
Howard	\$59,500	\$41,749	\$17,751	42.5	\$380	\$343	\$37	10.8
Howell	\$67,700	\$47,489	\$20,211	42.6	\$350	\$317	\$33	10.4
Iron	\$51,800	\$44,228	\$7,572	17.1	\$347	\$334	\$13	3.9
Jackson	\$85,000	\$75,670	\$9,330	12.3	\$536	\$524	\$12	2.3
Jasper	\$67,700	\$49,577	\$18,123	36.6	\$441	\$393	\$48	12.2
Jefferson	\$99,200	\$84,933	\$14,267	16.8	\$502	\$545	\$-43	-7.9
Johnson	\$86,500	\$71,625	\$14,875	20.8	\$475	\$445	\$30	6.7
Knox	\$37,800	\$26,354	\$11,446	43.4	\$282	\$300	\$-18	-6.0
Laclede	\$73,000	\$54,795	\$18,205	33.2	\$371	\$354	\$17	4.8
Lafayette	\$74,400	\$58,187	\$16,213	27.9	\$426	\$401	\$25	6.2
Lawrence	\$65,500	\$49,838	\$15,662	31.4	\$404	\$348	\$56	16.1

Lewis	\$52,400	\$36,269	\$16,131	44.5	\$273	\$290	\$-17	-5.9
Lincoln	\$102,200	\$71,756	\$30,444	42.4	\$460	\$445	\$15	3.4
Linn	\$42,200	\$29,485	\$12,715	43.1	\$322	\$305	\$17	5.6
Livingston	\$61,400	\$45,402	\$15,998	35.2	\$357	\$351	\$6	1.7
McDonald	\$55,800	\$40,966	\$14,834	36.2	\$382	\$312	\$70	22.4
Macon	\$55,900	\$42,923	\$12,977	30.2	\$308	\$318	\$-10	-3.1
Madison	\$54,800	\$43,184	\$11,616	26.9	\$354	\$341	\$13	3.8
Maries	\$64,400	\$44,880	\$19,520	43.5	\$351	\$292	\$59	20.2
Marion	\$66,600	\$46,054	\$20,546	44.6	\$358	\$334	\$24	7.2
Mercer	\$32,300	\$25,571	\$6,729	26.3	\$286	\$254	\$32	12.6
Miller	\$69,900	\$58,057	\$11,843	20.4	\$367	\$361	\$6	1.7
Mississippi	\$47,000	\$41,096	\$5,904	14.4	\$327	\$300	\$27	9.0
Moniteau	\$69,900	\$49,577	\$20,323	41.0	\$370	\$344	\$26	7.6
Monroe	\$55,300	\$43,575	\$11,725	26.9	\$337	\$313	\$24	7.7
Montgomery	\$59,300	\$42,662	\$16,638	39.0	\$385	\$355	\$30	8.5
Morgan	\$79,500	\$58,709	\$20,791	35.4	\$367	\$356	\$11	3.1
New Madrid	\$48,100	\$41,749	\$6,351	15.2	\$330	\$347	\$-17	-4.9
Newton	\$74,200	\$56,752	\$17,448	30.7	\$421	\$381	\$40	10.5
Nodaway	\$71,100	\$47,359	\$23,741	50.1	\$392	\$361	\$31	8.6
Oregon	\$45,900	\$36,008	\$9,892	27.5	\$339	\$274	\$65	23.7
Osage	\$81,400	\$57,405	\$23,995	41.8	\$343	\$307	\$36	11.7
Ozark	\$62,600	\$48,663	\$13,937	28.6	\$336	\$314	\$22	7.0
Pemiscot	\$44,200	\$35,226	\$8,974	25.5	\$333	\$305	\$28	9.2
Perry	\$80,000	\$56,491	\$23,509	41.6	\$422	\$360	\$62	17.2
Pettis	\$66,400	\$51,664	\$14,736	28.5	\$426	\$416	\$10	2.4
Phelps	\$74,800	\$61,319	\$13,481	22.0	\$396	\$384	\$12	3.1
Pike	\$63,400	\$40,836	\$22,564	55.3	\$356	\$338	\$18	5.3
Platte	\$126,700	\$105,416	\$21,284	20.2	\$640	\$578	\$62	10.7
Polk	\$77,000	\$51,664	\$25,336	49.0	\$391	\$341	\$50	14.7
Pulaski	\$78,300	\$65,493	\$12,807	19.6	\$439	\$461	\$-22	-4.8
Putnam	\$44,500	\$27,267	\$17,233	63.2	\$278	\$267	\$11	4.1
Ralls	\$67,400	\$50,229	\$17,171	34.2	\$400	\$352	\$48	13.6
Randolph	\$49,300	\$43,706	\$5,594	12.8	\$384	\$360	\$24	6.7
Ray	\$81,000	\$59,231	\$21,769	36.8	\$455	\$432	\$23	5.3
Reynolds	\$47,200	\$39,400	\$7,800	19.8	\$317	\$292	\$25	8.6
Ripley	\$49,100	\$37,965	\$11,135	29.3	\$306	\$314	\$-8	-2.5
St. Charles	\$126,200	\$109,330	\$16,870	15.4	\$624	\$633	\$-9	-1.4
St. Clair	\$48,500	\$35,226	\$13,274	37.7	\$290	\$283	\$7	2.5
Ste. Genevieve	\$83,700	\$68,755	\$14,945	21.7	\$396	\$385	\$11	2.9
St. Francois	\$68,200	\$52,186	\$16,014	30.7	\$402	\$401	\$1	0.2
St. Louis	\$116,600	\$107,764	\$8,836	8.2	\$601	\$629	\$-28	-4.5
St. Louis City	\$63,900	\$64,841	\$-941	-1.5	\$442	\$446	\$-4	-0.9
Saline	\$59,700	\$48,794	\$10,906	22.4	\$391	\$402	\$-11	-2.7
Schuyler	\$38,500	\$26,615	\$11,885	44.7	\$276	\$265	\$11	4.2
Scotland	\$43,300	\$33,530	\$9,770	29.1	\$313	\$248	\$65	26.2
Scott	\$68,200	\$54,273	\$13,927	25.7	\$393	\$385	\$8	2.1
Shannon	\$41,400	\$32,355	\$9,045	28.0	\$283	\$253	\$30	11.9
Shelby	\$44,000	\$29,485	\$14,515	49.2	\$294	\$264	\$30	11.4
Stoddard	\$57,200	\$43,314	\$13,886	32.1	\$352	\$330	\$22	6.7
Stone	\$102,700	\$77,627	\$25,073	32.3	\$468	\$398	\$70	17.6
Sullivan	\$37,700	\$22,179	\$15,521	70.0	\$328	\$273	\$55	20.1
Taney	\$93,500	\$73,452	\$20,048	27.3	\$483	\$401	\$82	20.4
Texas	\$61,000	\$44,358	\$16,642	37.5	\$308	\$287	\$21	7.3
Vernon	\$58,500	\$41,618	\$16,882	40.6	\$364	\$355	\$9	2.5
Warren	\$108,600	\$83,628	\$24,972	29.9	\$466	\$445	\$21	4.7
Washington	\$57,600	\$44,619	\$12,981	29.1	\$364	\$381	\$-17	-4.5
Wayne	\$44,700	\$37,443	\$7,257	19.4	\$317	\$321	\$-4	-1.2
Webster	\$80,900	\$53,099	\$27,801	52.4	\$398	\$350	\$48	13.7
Worth	\$27,200	\$19,568	\$7,632	39.0	\$258	\$239	\$19	7.9
Wright	\$57,000	\$41,488	\$15,512	37.4	\$307	\$286	\$21	7.3

Source: 1990 and 2000 Decennial Census, Summary File 3

Prepared by University Outreach & Extension - Office of Social & Economic Data Analysis (OSEDA)

Note: Median values for regions are weighted averages of county median values / 1990 Income value are adjusted to current dollar value)

GCT-H7. Structural and Facility Characteristics of All Housing Units: 2000

Data Set: Census 2000 Summary File 3 (SF 3) - Sample Data

NOTE: Data based on a sample except in P3, P4, H3, and H4. For information on confidentiality protection, sampling error, nonsampling error, definitions, and count corrections see <http://factfinder.census.gov/home/en/datanotes/expsf3.htm>.

Geographic Area	Total housing units	Median rooms	----- Percent -----				---- Year Built ----	
			1 unit detached or attached	In buildings with 10 or more units	Lacking complete plumbing facilities	Lacking complete kitchen facilities	1990 to March 2000	1939 or earlier
MISSOURI	2,442,017	5.4	71.5	7.2	1.3	1.6	17.0	16.2
Adair County	10,826	5.1	64.8	3.6	2.1	2.7	15.3	20.2
Andrew County	6,662	5.8	79.7	0.8	1.0	1.3	19.4	23.0
Atchison County	3,103	5.6	84.7	2.1	1.4	2.2	4.9	40.9
Audrain County	10,881	5.5	80.3	1.7	2.6	3.4	13.6	20.9
Barry County	15,964	5.2	71.6	0.9	2.3	2.5	22.4	14.9
Barton County	5,409	5.4	80.0	0.5	1.1	1.5	14.0	27.6
Bates County	7,247	5.4	78.9	0.6	2.2	2.6	14.6	25.1
Benton County	12,691	4.8	67.3	0.4	5.6	4.5	22.5	9.8
Bollinger County	5,522	5.2	74.0	0.7	6.8	6.2	22.1	14.0
Boone County	56,678	5.4	59.4	8.2	0.5	0.9	27.6	6.8
Buchanan County	36,574	5.4	74.2	6.3	0.8	1.3	9.1	33.3
Butler County	18,707	5.2	74.1	2.9	2.1	2.3	17.0	9.7
Caldwell County	4,493	5.2	67.3	0.8	7.3	7.5	16.7	30.0
Callaway County	16,167	5.4	68.1	2.3	1.6	1.8	27.7	11.7
Camden County	33,470	5.1	64.7	10.0	1.3	1.9	28.8	1.9
Cape Girardeau County	29,434	5.4	69.7	6.3	0.9	0.9	21.4	12.8
Carroll County	4,897	5.5	81.1	2.7	4.5	5.1	7.9	33.7
Carter County	3,028	5.1	70.1	0.1	3.8	3.4	20.6	7.6
Cass County	31,677	5.9	79.7	2.1	0.3	0.9	29.7	8.6
Cedar County	6,813	5.2	75.3	1.1	2.3	2.4	18.3	15.2
Chariton County	4,250	5.7	81.9	1.2	2.9	2.9	10.5	29.2
Christian County	21,827	5.4	76.7	2.0	0.5	0.7	46.9	6.9
Clark County	3,483	5.3	73.9	0.3	3.2	3.7	15.8	28.5
Clay County	76,230	5.7	75.3	9.4	0.4	0.5	21.8	6.1
Clinton County	7,877	5.8	82.2	1.1	1.6	1.7	21.0	24.7
Cole County	28,915	5.9	70.0	6.2	0.6	0.9	18.5	12.4
Cooper County	6,676	5.6	77.8	0.7	2.3	2.4	16.1	30.1
Crawford County	10,850	5.1	75.0	1.5	3.0	2.9	19.8	13.3
Dade County	3,758	5.3	79.1	0.4	2.4	3.4	11.9	30.6
Dallas County	6,914	5.2	71.2	0.5	3.0	4.2	19.0	13.1
Daviess County	3,853	5.5	78.3	1.8	1.9	1.8	16.3	25.8
DeKalb County	3,839	5.4	73.8	1.8	1.9	2.6	19.9	25.8
Dent County	6,994	5.2	71.9	0.9	3.5	3.3	18.0	13.1
Douglas County	5,919	5.2	74.0	1.5	4.1	3.7	20.5	14.5
Dunklin County	14,682	5.2	79.2	0.7	1.6	1.9	9.8	11.0
Franklin County	38,295	5.4	74.4	2.4	1.5	1.6	22.7	12.8
Gasconade County	7,813	5.3	74.0	0.2	4.7	4.3	17.5	24.0
Gentry County	3,214	5.5	80.3	2.2	3.3	4.2	8.8	40.4
Greene County	104,517	5.3	74.8	10.6	0.5	0.8	21.0	11.9
Grundy County	5,102	5.3	81.4	1.4	1.5	1.7	9.9	31.6
Harrison County	4,316	5.4	80.8	1.5	4.6	4.2	11.4	34.3
Henry County	10,261	5.3	76.0	2.7	1.2	1.6	16.7	20.2
Hickory County	6,184	4.9	56.7	0.2	4.2	4.6	19.2	9.7
Holt County	2,931	5.5	80.1	0.6	4.0	3.8	6.7	37.0
Howard County	4,346	5.5	75.0	0.8	1.9	2.3	13.7	31.6
Howell County	16,340	5.3	71.6	1.8	1.5	1.8	24.2	12.2
Iron County	4,907	5.1	73.2	0.7	2.9	2.2	14.5	13.6
Jackson County	288,231	5.5	71.3	13.2	0.7	0.9	11.0	18.7
Jasper County	45,571	5.3	77.8	3.5	0.9	1.8	19.0	21.8
Jefferson County	75,586	5.4	74.4	2.0	0.6	0.8	24.3	6.2
Johnson County	18,886	5.3	66.3	3.7	0.8	1.4	24.4	11.5
Knox County	2,317	5.5	82.3	0.4	7.3	8.6	9.1	37.9
Laclede County	14,320	5.2	66.5	3.9	1.9	1.6	24.6	9.1
Lafayette County	13,707	5.5	76.5	1.2	0.9	1.7	17.6	23.2

Lawrence County	14,789	5.4	77.1	1.2	0.8	1.0	19.7	21.7
Lewis County	4,602	5.4	70.4	1.5	3.5	3.7	15.8	31.2
Lincoln County	15,511	5.3	69.5	0.9	2.6	1.9	33.4	11.4
Linn County	6,554	5.5	82.5	0.7	1.6	2.0	9.6	33.7
Livingston County	6,467	5.4	74.1	3.3	1.0	2.1	11.8	27.2
McDonald County	9,287	5.1	65.8	1.3	2.9	3.3	22.5	14.5
Macon County	7,502	5.4	77.4	1.9	2.8	3.0	13.1	30.0
Madison County	5,656	5.1	75.1	0.7	4.6	4.4	16.8	12.6
Maries County	4,149	5.2	72.5	0.7	3.9	4.2	20.6	18.9
Marion County	12,443	5.4	74.2	4.3	1.2	1.5	14.6	33.8
Mercer County	2,125	5.0	74.0	4.2	3.7	4.5	12.0	27.8
Miller County	11,263	5.3	70.3	3.3	0.9	1.3	22.4	10.5
Mississippi County	5,840	5.2	80.1	1.2	0.7	0.8	10.3	13.8
Moniteau County	5,742	5.5	78.1	1.4	1.3	0.9	20.9	23.2
Monroe County	4,565	5.4	73.3	0.4	5.1	4.6	20.7	26.5
Montgomery County	5,726	5.3	77.6	0.8	4.4	4.8	16.3	25.3
Morgan County	13,898	5.2	74.2	0.4	1.8	1.8	23.1	7.9
New Madrid County	8,600	5.1	71.9	1.2	1.3	1.1	13.8	9.8
Newton County	21,897	5.4	73.8	2.6	1.1	1.6	23.2	14.3
Nodaway County	8,909	5.5	72.2	5.4	0.8	1.1	15.1	28.4
Oregon County	4,997	5.2	74.6	0.6	3.7	3.9	15.2	16.0
Osage County	5,904	5.4	79.9	0.7	4.0	4.7	17.5	22.5
Ozark County	5,114	5.1	71.4	0.1	4.1	3.8	20.8	10.7
Pemiscot County	8,793	5.2	74.9	3.2	1.4	1.5	10.6	11.0
Perry County	7,815	5.4	78.5	0.8	2.8	2.6	17.5	18.1
Pettis County	16,963	5.4	77.5	3.3	1.5	1.6	14.2	23.0
Phelps County	17,501	5.2	67.3	4.6	1.1	2.2	21.5	9.1
Pike County	7,493	5.3	74.1	2.7	3.0	3.2	14.2	23.4
Platte County	30,902	5.9	70.4	12.4	0.5	0.7	27.2	6.3
Polk County	11,183	5.2	71.3	1.7	1.3	1.7	24.9	15.8
Pulaski County	15,408	5.3	65.3	4.0	0.9	1.9	23.2	6.5
Putnam County	2,914	5.2	72.0	1.3	3.2	3.4	16.3	24.5
Ralls County	4,564	5.5	72.3	1.7	1.7	2.2	25.4	18.3
Randolph County	10,740	5.2	72.4	2.7	1.5	1.8	12.7	25.5
Ray County	9,371	5.6	83.8	0.6	1.1	1.1	15.4	20.0
Reynolds County	3,759	5.0	75.1	0.5	5.9	5.9	14.7	10.5
Ripley County	6,392	5.1	70.1	0.8	3.9	3.4	19.7	9.3
St. Charles County	105,514	6.0	80.1	6.4	0.3	0.3	33.7	3.1
St. Clair County	5,205	5.0	67.8	0.8	4.5	4.6	17.3	21.3
Ste. Genevieve County	8,018	5.3	74.2	1.6	6.6	6.6	19.2	12.5
St. Francois County	24,449	5.1	70.1	3.8	3.1	3.6	20.4	13.9
St. Louis County	423,749	5.8	76.6	10.8	0.3	0.4	9.8	9.9
Saline County	10,019	5.4	81.4	3.4	1.9	2.3	9.8	25.8
Schuyler County	2,027	5.3	79.0	1.1	3.1	3.1	7.9	38.3
Scotland County	2,292	5.4	76.4	1.1	4.1	5.6	8.9	39.5
Scott County	16,951	5.3	76.1	1.5	0.8	1.2	13.8	12.5
Shannon County	3,862	5.1	75.1	0.2	4.7	4.2	17.1	13.7
Shelby County	3,245	5.5	79.2	0.4	2.8	2.7	12.5	37.6
Stoddard County	13,221	5.3	79.5	0.8	1.1	1.3	13.1	11.3
Stone County	16,241	5.3	69.3	2.0	1.0	1.1	32.5	5.9
Sullivan County	3,364	5.3	74.6	1.2	3.0	3.0	13.7	39.0
Taney County	19,688	4.9	54.5	10.9	1.0	1.2	37.5	3.8
Texas County	10,764	5.2	71.2	1.2	3.5	3.8	18.6	13.8
Vernon County	8,872	5.4	76.7	1.5	2.5	3.0	16.3	24.0
Warren County	11,046	5.3	75.0	1.2	1.1	0.9	28.5	8.3
Washington County	9,894	5.0	58.3	0.9	4.9	4.5	21.3	9.2
Wayne County	7,496	4.8	64.5	0.5	4.1	3.8	14.8	8.3
Webster County	12,052	5.5	76.7	1.6	3.7	3.8	28.8	13.4
Worth County	1,245	5.6	82.9	1.6	4.7	5.4	6.4	46.7
Wright County	7,957	5.3	73.4	1.2	2.0	2.4	17.6	17.7
St. Louis city	176,354	4.6	43.6	15.6	3.0	3.9	2.2	48.5
(X) Not applicable.								
Source: U.S. Census Bureau, Census 2000 Summary File 3, Matrices H1, H24, H30, H34, H47, and H50.								

Special Needs

HIV in Missouri

As of December 31, 2006 the Missouri Department of Health and Senior Services (MDHSS) Department of Surveillance indicates that there are 10,939 persons living with HIV in Missouri and 2715 are known to be living in the 98 outstate counties. CDC estimates that 75% of those infected with HIV have been diagnosed and reported. MDHSS and its partners collaborate with a broad array of providers and organizations to identify additional persons who are at risk of infection or who may be infected are unaware of their diagnosis.

The highest rates of HIV infection in Outstate Missouri are within the cities of Springfield, Columbia, St Joseph, Joplin, Cape Girardeau, Farmington, and their surrounding counties. There are other counties, particularly in the Southwest, Central and Southeast regions, that have rates of infection that indicate emerging epicenters.

The overall poverty rate for Missouri is 9.4%, however, among Persons Living With HIV (PLWH) enrolled in the case management system the rate is nearly 85%. Of those, more than 50% have one or more households under one roof, only 67 are receiving Section 8, 41 are receiving Shelter plus Care and 123 are receiving long-term assistance through HOPWA.

There are an estimated 300 PLWH in state correctional institutions. Of those, approximately 100 are released each year, and an average of 25 will return to Outstate communities following their release.

Housing in HIV Treatment and Community Health

The challenges of an HIV diagnosis and unmet housing needs are amplified by the health needs of the individual along with the public health implications. Medications for HIV have dramatically reduced the number of deaths from the disease, however strict adherence to medications regimens is required in order to prevent medication failure and the loss of treatment options for the individuals. .

Housing provides the necessary foundation for proper nutrition, hygiene, emotional stability, and other elements necessary to achieve and maintain optimal health. People who are in a stable, appropriate, living environment is more capable of adhering to the often-complex health and pharmaceutical regimens required to maintain health and they are less likely to place others at risk of infection.

Service Delivery

The service delivery system for persons with HIV disease in Outstate Missouri is coordinated by MDHSS through the Ryan White HIV case management system. Community Planning Groups, comprised of HIV positive infected and affected individuals, HIV professionals, and community based organization representatives, assess and assure that a continuum of care exists utilizing a combination of Ryan White funding, HOPWA State and federal, as well as community based assistance.

Case managers are located at nineteen sites, including public health departments, community health centers, mental health providers, and AIDS Service Organizations throughout the Outstate. Case managers are responsible for the evaluation and assessment of individual client's strengths and needs and identifying ways to meet them. Case managers help stabilize clients and refer them to the appropriate support systems, including housing whenever possible, and work with clients to develop long-term plans for independence; assisting them in identifying goals and developing strategies to meet them.

Services Available Through MDHSS Ryan White Part B and HOPWA

MDHSS funds a wide array of support services to persons living with HIV disease through Ryan White Part B. The two largest programs offered through Part B are the AIDS Drug Assistance Program (ADAP), which provides HIV medications to the PLWH who have no other payer source, and Case Management, which facilitates the assessment and referral process. Part B is also used to pay for physician visits, lab work, dental, vision, mental health counseling and assessment, substance abuse assessment and outpatient services, health insurance continuation and supportive services. A total of 461 households are currently enrolled in and utilize at least one housing related service through Ryan White Part B and HOPWA. HOPWA program funding is divided between Tenant-Based Rental Assistance (TBRA) and Short-Term Rent Mortgage and Utility Assistance (STRMU). TBRA will serve approximately 150 individuals/families and STRMU will serve approximately 10 individuals/families for the program year.

HOPWA provides long-term tenant based rent assistance for a limited number of individuals and families who live in communities with limited resources or are unable to qualify for other programs due to prior rental or criminal history. HOPWA also provides short-term mortgage assistance for homeowners experiencing difficulty meeting their mortgage payments, which primarily occurs when a working PLWH faces illness and resultant loss of employment income.

Ryan White Part B also offers short-term rent and/or utility assistance for a maximum of three months per program year. The monthly maximum is based on the number of PLWH and dependents in the home. This program is used to resolve emergencies and to stabilize clients while they wait for permanent community housing where available. Due to the short-term nature of the program clients may not be able to move into permanent housing quickly enough and are therefore at risk for homelessness when this support is exhausted.

Ryan White emergency assistance is also used in coordination of HOPWA assistance and is available once per lifetime to assist with the cost of a hotel or shelter stay, reconnect a shut off utility.

Severe Cost, Cost Burden and Barriers

Many PLWH, particularly those living in communities with higher Fair Market rents, report difficulty in obtaining access to safe, decent affordable housing at the fair market rate due to competitive pressures in the market and reluctance of landlords to rent to tenants who are “in programs”. High rent costs may also force participants to pay more than 30% of their income for housing.

PLWH who have substance abuse challenges find that the community support they receive will not allow them to live in neighborhoods that can provide the distance they need from drugs and alcohol in order to stay sober. Client in this situation are at highest risk for doubling up and for having transportation challenges to access health care and support services. Overcrowding is also present in the growing Hispanic population where manufacturing plants are opening in rural areas and providing employment at a low or very low wage. Low wages and large family sizes result in substandard housing, particularly when there is more than one family living in one house.

Homelessness

Ryan White HIV case management is able to respond quickly to meet the needs of identified persons living with HIV disease. Homelessness is rarely a concern in these populations. However, there are HIV positive individuals who do not know or who do not reveal their disease status living in shelters, housed in substance abuse treatment centers, etc., who find themselves without resources. These PLWH utilize shelters and transitional housing but may not identify themselves as HIV positive to the providers due to perceived stigma.

The Future

With HIV positive individuals receiving proper medical care living longer lives, new HIV positive individuals identified at the same rates every year, and limited funding to serve these populations, the numbers of individuals in our Ryan White case management system will continue to grow beyond our ability to serve. HOPWA funding has been reduced for Outstate Missouri for the past four years in a row. Continued reductions in HOPWA funding will continue to limit the number of HIV positive individuals stabilized through our programs.

Lead Based Paint Assessment -- 91.305(c)

Background

The Missouri Housing Development Commission (MHDC) has historically followed the lead of the Department of Housing and Urban Development (HUD) and the Environmental Protection Agency (EPA) in matters relating to housing. In the 1970s and 1980s, MHDC used the HUD approach to the Lead Based Paint Poisoning Prevention Act and the subsequent versions of regulations as presented in the Code of Federal Regulations, No. 24, Part 35. In 1991, these standards were revised extensively for Public and Indian Housing, and in 1992 the Lead-Based Paint Hazard Reduction Act of the Housing and Community Development Act extended some controls into rental housing. The Reduction Act, or Title X, led to the publication in the summer of 1995 of the HUD Guidelines for the Reduction of Lead Based Paint Hazards and the HUD regulations published in September 1999.

Concurrently with these actions, Missouri adopted statutes 701.300 through 701.349 establishing a Lead Commission and a set of standards and qualifications for the licensing of the testing and lead construction abatement industry in Missouri. In 1995, MHDC developed and began following its own Lead-Based Paint Policy and Procedures. These standards have been adopted to comply with the 24 CFR Part 35, current HUD regulations and the EPA and State recommended work practices.

Consultation & Coordination

MHDC is coordinating and consulting with the Missouri Department of Health and Senior Services (DHSS) in an effort to become better informed about the existing statewide data on lead hazards and poisonings, including health department data on the zip codes in which there is Universal Testing of children less than six years of age and which have been identified as high risk areas for lead poisoning (see the Missouri Lead Testing Areas Map). According to the DHSS, geographic areas are identified as requiring Universal Testing if the percentage of children tested who have an elevated blood level is 12% or greater; if pre-1950 housing is 22% or greater of the total housing stock and a sufficient percentage of children were **not** tested (based on population estimates) or 90% of children tested had an unknown address for three consecutive years; or if there is any current or historically operating lead mine, mill or smelter, and a sufficient percentage of children were **not** tested (based on population estimates) or 90% of children tested had an unknown address for three consecutive years. In addition to collaborating with state and local health departments on the current level of risk to children in Missouri,

Lastly, after reviewing DHSS data on the number and percentage of children reported to have elevated blood levels of lead and census data on the percentage of pre-1979 housing in Missouri, state estimates project there are 164,516 extremely low-income households; 167,118 low-income households; and 208,290 moderate income households at risk of containing lead-based paint hazards.

Preliminary Impact

Housing constructed prior to 1978, before lead was banned from residential paint, can pose serious hazards to the very young if the painted surfaces are allowed to wear or to deteriorate. This potentially impacts MHDC in four areas: properties being funded for rehabilitation under MHDC's Rental Housing Production and Preservation Programs; the HOME Repair Program; rental properties for which MHDC administers rental assistance programs; and properties constructed before 1978 and for which MHDC currently holds a mortgage.

Proposed Response

What follow are general descriptions for the lead hazard evaluation of properties and for lead hazard reduction procedures to be followed, when warranted, if a hazard is present.

MHDC Lead-Based Paint Policy and Procedures

MHDC Rental Housing Production Programs Guidelines for Rehabilitation Projects

1. MHDC requires a physical needs assessment for all rental housing production proposals for the rehabilitation of existing buildings. The physical needs assessment must include an assessment of the presence or suspected presence of lead-based paint, asbestos or mold for all proposals.
2. Developers must provide the age of the structure as requested in the Rental Production application FIN-100.
3. Developers must submit the following documents with the Part 1 application for firm commitment (generally due March 1 of each year):
 - a. Phase I Environmental Report with potential lead hazard identified for buildings constructed prior to 1978;
 - b. Lead Hazard Evaluation Procedures; and
 - c. Lead Hazard Reduction Procedures.

As the result of the firm submission review, MHDC staff shall indicate the required lead hazard reduction work and protective measures to be followed during construction.

4. Prior to the conversion or closing of a permanent loan with MHDC, the borrower shall provide:
 - a. Tenant Notification Procedures;
 - b. Lead Clearance;
 - c. Contractor's Abatement License; and
 - d. Ongoing Maintenance Procedures, if required.

**HOME Repair (HeRO) Program
&
HOME Rental Production Program**

**LEAD-BASED PAINT REFERENCE GUIDE
(24 CFR PART 35)
Revised 07/20/2007**

(Sub-Grantees are to refer to and comply with all of the pertinent lead paint regulations. The following is only an overview.)

A. HUD's Lead-Safety Regulation

Federal Register (Wednesday, September 15, 1999)

Department of Housing and Urban Development

24 CFR Part 35, et al.

Requirements for Notification, Evaluation, and Reduction of Lead-Based Paint Hazards in Federal Owned Residential Property and Housing Receiving Federal Assistance; Final Rule

B. Exemptions 24 CFR 35.115

- Post-1977 housing (1978 and newer)
- Zero-bedroom units
- Property certified as lead safe
- Property where lead-based paint was removed
- Rehabilitation or maintenance activities that do not disturb painted surfaces
- Emergency actions

C. Documentation Required

1. Notice To Occupants: Occupants must be provided with the following documentation:

- a. EPA Lead Hazard Information Pamphlet at the time of purchase or lease;
- b. "Notice of Hazard Evaluation" (or presumption) within 15 calendar days of the date when the evaluation is received or the presumption is made (24 CFR 35.125(a)); and
- c. "Notice of Hazard Reduction & Clearance" no more than 15 calendar days after the hazard reduction activities have been completed (24 CFR 35.125(b)(1)).

2. Hazard Reduction: The following documentation must be completed:

- a. Final scope of work addressing both lead and non-lead paint prior to firm commitment for construction funded from the multifamily HOME Rental Production Program.
- b. For lead reduction activities that are performed on properties funded through the single-family HOME Repair Program, MHDC requires the contractor supervisor to be trained in Safe Work Practices.
- c. For properties funded through the multifamily HOME Rental Production Program, MHDC requires the Owner to hire a contractor certified as a lead-based paint

specialist. A copy of the contractor's Lead Abatement Contractor license is required prior to conversion/permanent closing.

- d. For properties funded through the multifamily HOME Rental Production Program, certification by the contractor that Safe Work Practices (24 CFR Part 35.1350) have been observed is required prior to conversion/permanent closing.

3. **Clearance Report:** Clearance must be performed by a licensed Risk Assessor after all rehab work is done, with a copy of the clearance report and qualifications of the Risk Assessor sent to the MHDC Homeownership division at the time of payment request (HOME Repair Program) or to the MHDC Rental Production division prior to conversion/permanent closing (HOME Rental Production Program).

D. General Procedural Overview

For single-family properties receiving funds from the HOME Repair program:

1. A visual assessment walk-through by an HQS inspector trained in visual assessment (per self-administered HUD Internet course at <http://www.hud.gov/offices/lead>) looks for defective paint and applies the *de minimis levels* (24 CFR Part 35.1350(d)) to all rehabilitation work to be performed regardless of defective paint.
2. MHDC staff reviews the level of HOME rehabilitation assistance and calculates the applicable lead-based paint requirements.

For multifamily developments receiving funds from the HOME Rental Production Program:

1. A lead paint inspection or risk assessment must be performed by a licensed lead-based paint professional.
2. MHDC staff reviews the results and determines mitigating items that must be addressed prior to the completion of construction.

The rehabilitation scope of work must integrate both “lead” and “non-lead” triggered activities. (Provide the preliminary work write-up to Risk Assessor, then incorporate the assessment's findings.)

1. **De Minimis Levels:** *De minimis levels* are exceptions to safe work practices and defined as work which disturbs less than:
 - a. 10 square feet on exterior surfaces;
 - b. 2 square feet in any one interior room or space; or
 - c. 10 percent of area of an interior or exterior component with a small area (sills, baseboards, etc.).
2. **Lead-Triggered Activity:** A lead-triggered activity is anything that is a lead hazard, or reduces a lead hazard, including:
 - a. Any defective paint surface (until tested to be non-lead);
 - b. Any rehabilitation work greater than the *de minimis levels* disturbing a lead painted surface to be performed with safe work practices; or

- c. Any abatement activities from risk assessment.

3. Course of Action:

- a. Determine the level of hazard evaluation and reduction (24 CFR 35.915-930).
- b. Presume lead or evaluate (*option – 24 CFR 35.120*); evaluation recommended.
- c. Perform Lead Paint Inspection and/or risk assessment and/or Lead Hazard Screen by licensed personnel.
- d. Include in the scope of work for “lead” activities the interim controls and/or abatement recommendations from a risk assessor and safe work practices for items determined to be lead paint.
- e. Determine impact of ‘occupant relocation’ requirements (24 CFR 35.1345).
- f. Based on the results of Lead Paint Inspection and/or risk assessment and/or Lead Hazard Screen, establish contractor qualifications (*see Safe Work Practices 24 CFR 35.1325-1330*), safe work practices to be used (including occupant protections), and achieve clearance in bid invitation and contract.
- g. Relocate occupants and belongings, if necessary (24 CFR Part 35.1345).
- h. Supervise work so that “Safe Work Practices” at 24 CFR Part 35.1350 are used: worksite is prepared/contained and occupants and their belongings are protected, prohibited methods of paint removal are not used, specialized cleaning is conducted to achieve clearance, certification is made that Safe Work Practices have been followed.
- i. Collect lead dust wipe and soil clearance samples upon the completion of the work.
- j. Achieve clearance and obtain report approval after all rehab work is done.

E. Lead Hazard Evaluation Methods & Qualifications

- 1. **Visual Assessment** (accepted for HOME Repair only): A visual assessment for deteriorated paint consists of a visual search for cracking, scaling, peeling, or chipping paint. This assessment does not identify the presence of lead, only the potential danger. The assessment is performed by either a licensed risk assessor or Housing Quality Standards (HQS) inspector trained in visual assessment.
- 2. **Lead Paint Inspection**: A lead-based paint inspection is a surface-by-surface investigation to determine the presence of lead-based paint through XRF analyzer testing and laboratory analysis. Lead Paint Inspections must be conducted by state licensed lead paint inspectors or risk assessors.
- 3. **Risk Assessment**: A risk assessment is a comprehensive investigation of a dwelling to identify lead-based paint hazards that includes paint testing, dust and soil sampling, and a visual evaluation. Risk assessment details are summarized in a written report with recommendations for actions. A licensed risk assessor must conduct the assessment.
- 4. **Lead Hazard Screen**: A lead hazard screen is similar to a risk assessment. The sampling is less extensive, but the requirements are more stringent. If the unit fails the lead hazard screen, then a full risk assessment must be performed. The screen must be performed by a licensed risk assessor.

F. Lead Hazard Reduction Methods

1. **Paint Stabilization**: Paint stabilization reduces exposure to lead-based paint by addressing deteriorated paint on exterior and interior surfaces through repairs, safe paint removal, and repainting or abatement.
2. **Interim Controls**: (24 CFR 35.1330) Interim controls are temporary measures to reduce human exposure to lead-based paint hazards through repairs, painting, maintenance, special cleaning, occupant protection measures, clearance, and education programs. Interim control methods require safe practices and include:
 - a. **Paint stabilization** – All deteriorated paint on exterior and interior surfaces must be stabilized through repairs, safe paint removal, and repainting.
 - b. **Treatment for friction or impact surfaces** – If lead-based paint is found and exceeds acceptable levels or is presumed to exceed it, the conditions creating friction or impact with surfaces with lead-based paint such as those that rub, bind, or crush must be corrected. Examples of this work include re-hanging binding doors, installing door stops, or reworking windows.
 - c. **Treatment for chewable surfaces** – If a child under six has chewed surfaces known to contain lead-based paint or if lead-based paint is presumed, these surfaces must be enclosed or coated so they are impenetrable.
 - d. **Lead-contaminated dust control** – All horizontal surfaces that are rough, pitted, or porous such as bare floors, stairs, window sills, and window troughs must be covered with a smooth, cleanable covering or coating such as metal coil stock, plastic, polyurethane, or linoleum. Carpeting must be vacuumed or rugs must be removed and vacuumed on both sides. Vacuuming must be done using HEPA vacuums.
 - e. **Lead-contaminated soil control** – If soil is lead-contaminated, interim controls that may be used include impermanent surface coverings such as gravel, bark, and sod as well as land use controls such as fencing, landscaping, and warning signs.

Interim Controls (including Standard Treatments) (24 CFR 35.1330): the workers should be trained in accordance with the OSHA Hazard Communication Requirements (29 CFR 1926.59) and either be supervised by an individual certified as a lead-based paint abatement supervisor or must have successfully completed one of the following courses:

- LBP abatement worker or supervisor (40 CFR 745.225);
 - Operations and Maintenance (NETA);
 - Remodeler's and Renovator's Lead-Based Paint Training Program developed by HUD and the National Association of the Remodeling Industry; or
 - An equivalent course approved by EPA or HUD.
3. **Abatement**: Abatement permanently removes lead-based paint and lead-based paint hazards by removing lead-based paint and its dust, or permanently encapsulating or enclosing the lead-based paint, replacing components that have lead-based paint, and removing or permanently covering lead-contaminated soil. Encapsulation and enclosure require ongoing maintenance to check their effectiveness.

Abatement must be conducted by certified abatement workers who have successfully completed a lead-based paint abatement worker course accredited by EPA. These workers must be supervised by a lead-based paint abatement supervisor certified under a State program authorized by EPA or conducted by EPA.

G. Safe Work Practices (24 CFR 35.1350)

1. Prohibited Methods of Paint Removal: (24 CFR 35.140)

The following methods *shall not be used* to remove paint that is, or may be, lead-based paint:

- a. Open flame burning or torching;
- b. Machine sanding or grinding without a high-efficiency particulate air (HEPA) local exhaust control;
- c. Abrasive blasting or sandblasting without HEPA local exhaust control;
- d. Heat guns operating above 1100 degrees Fahrenheit or charring the paint;
- e. Dry sanding or dry scraping, except dry scraping in conjunction with heat guns or within 1.0 ft. (0.30 m.) of electrical outlets, or when treating defective paint spots totaling no more than 2 sq. ft. (0.2 sq. m.) in any one interior room or space, or totaling no more than 10 sq. ft. (2.0 sq. m.) on exterior surfaces; or
- f. Paint stripping in a poorly ventilated space using a volatile stripper that is a hazardous substance in accordance with regulations of the Consumer Product Safety Commission at 16 CFR 1500.3, and/or a hazardous chemical in accordance with the Occupational Safety and Health Administration regulations at 29 CFR 1910.1200 or 1926.59, as applicable to the work.

2. Occupant Protection: (24 CFR 35.1345)

Occupants shall not be permitted to enter the worksite during hazard reduction activities (unless they are employed in the conduct of these activities at the worksite), until after hazard reduction work has been completed and clearance, if required, has been achieved.

Occupants shall be temporarily relocated before and during hazard reduction activities to a suitable, decent, safe, and similarly accessible dwelling unit that does not have lead-based paint hazards, except if:

- a. Treatment will not disturb lead-based paint, dust-lead hazards or soil-lead hazards;
- b. Only the exterior of the dwelling unit is treated, and windows, doors, ventilation intakes and other openings in or near the worksite are sealed during hazard control work and cleaned afterward, and entry free of dust-lead hazards, soil-lead hazards, and debris is provided;
- c. Treatment of the interior will be completed within one period of eight daytime hours, the worksite is contained so as to prevent the release of leaded dust and debris into other areas, and treatment does not create other safety, health or environmental hazards (e.g., exposed live electrical wiring, release of toxic fumes, or on-site disposal of hazardous waste); or
- d. Treatment of the interior will be completed within five calendar days, the worksite is contained so as to prevent the release of leaded dust and debris into other areas, treatment

does not create other safety, health or environmental hazards; and, at the end of work on each day, the worksite and the area within at least 10 feet (3 meters) of the containment area is cleaned to remove any visible dust or debris, and occupants have safe access to sleeping areas, and bathroom and kitchen facilities. (HUD Interpretive Guidance J24 – The term “interior work” refers to work in a single room. See also R18 and R19.)

The dwelling unit and the worksite shall be secured against unauthorized entry, and occupants’ belongings protected from contamination by dust-lead hazards and debris during hazard reduction activities. Occupants' belongings in the containment area shall be relocated to a safe and secure area outside the containment area, or covered with an impermeable covering with all seams and edges taped or otherwise sealed.

3. Worksite Preparation: (24 CFR 35.1345)

The worksite shall be prepared to prevent the release of leaded dust and contain lead-based paint chips and other debris from hazard reduction activities within the worksite until they can be safely removed. Practices that minimize the spread of leaded dust, paint chips, soil and debris shall be used during worksite preparation.

A warning sign shall be posted at each entry to a room where hazard reduction activities are conducted when occupants are present, at each main and secondary entryway to a building from which occupants have been relocated, or, for an exterior hazard reduction activity, where it is easily read 20 feet (6 meters) from the edge of the hazard reduction activity worksite. Each warning sign shall be as described in 29 CFR 1926.62(m), except that it shall be posted irrespective of employees' lead exposure and, to the extent practicable, provided in the occupants' primary language.

4. Specialized Cleaning:

After hazard reduction activities have been completed, the worksite shall be cleaned using cleaning methods, products, and devices that are successful in cleaning up dust-lead hazards, such as a HEPA vacuum or other methods of equivalent efficacy, and lead-specific detergents or the equivalent.

5. De Minimis Levels:

Safe Work Practices are not required when maintenance or hazard reduction activities do not disturb painted surfaces that total more than:

- a. 10 square feet (2 square meters) on exterior surfaces;
- b. 2 square feet (0.2 square meters) in any one interior room or space; or
- c. 10 percent of the total surface area on an interior or exterior type of component with a small surface area. Examples include window sills, baseboards, and trim.

H. Worker Protection

1. Prior to the start of any stabilization, demolition and / or renovation work that will impact building components with lead-based paint, the contractor performing the work must have a written respiratory protection program in place (*OSHA 29 CFR 1910.134*), documentation indicating that his or her workers have had medical surveillance, are medically cleared to wear a respirator, and have passed a qualitative fit test.
2. In accordance with OSHA 19 CFR 1926.62 (Lead in Construction Standard), an initial employee exposure assessment must be conducted (through personal lead air monitoring) during stabilization, renovation and / or demolition activities that will impact building components with lead-based paint. Respiratory protection will be required for each activity until air monitoring many prove exposures are below the Permissible Exposure Limit (PEL).

I. Lead Hazard Criteria

1. DUST (EPA and most other states)

Floors	< 40 micrograms per square foot ($40 \mu\text{g}/\text{ft}^2$)
Window Sills (stools)	< $250 \mu\text{g}/\text{ft}^2$
Window Troughs (wells)	< $400 \mu\text{g}/\text{ft}^2$ (clearance only)

2. PAINT (HUD, EPA, Kansas, Missouri, and most other states)

XRF (On-Site Test)	≥ 1.0 milligrams per square centimeter (mg/cm^2)
AAS (Laboratory)	$\geq 0.5\%$ by weight
CPSC (1978 law)	$\geq 0.06\%$ by weight (maximum lead concentration for residential paints only)

3. AIR (OSHA)

Action Level (AL)	≥ 30 micrograms per cubic meter ($\mu\text{g}/\text{m}^3$)
Permissible Exposure Limit (PEL)	$\geq 50 \mu\text{g}/\text{m}^3$

4. WASTE (EPA – Under RCRA, there are four characteristic tests. The two not shown below are *Ignitability* and *Reactivity*. The two types of characteristic tests shown below are the types that fail most often.)

Toxicity (TCLP)	≥ 5 parts per million (PPM) – 7 other metals also
Corrosivity (pH)	< 2.0 pH units or > 12.5 pH units

5. WATER (EPA – SDWA)

Drinking Water	< 15 parts per billion (PPB)
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6. BLOOD

OSHA (Adult)	< 40 micrograms per deciliter ($\mu\text{g}/\text{dl}$) 2 @ $\geq 50 \mu\text{g}/\text{dl}$ - requires medical removal
CDC Children	< $10 \mu\text{g}/\text{dl}$
Adults	< $25 \mu\text{g}/\text{dl}$ (recommendation)

7. SOIL (EPA and most other states)

Bare Soils	< 400 PPM – high traffic/high contact/play areas < 1200 PPM – all other areas of property
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(reference: Baker Environmental Consulting, Inc.)

J. Resources on Lead Based Paint Regulations

- HUD's Lead-Safety Regulation – 24 CFR Part 35
“Requirements for Notification, Evaluation, and Reduction of Lead-Based Paint Hazards in Federal Owned Residential Property and Housing Receiving Federal Assistance; Final Regulation (September 15, 1999)”
- HUD Interpretive Guidance September 21, 2000
- HUD Guidelines for Evaluation and Control of Lead-Based Paint Hazards
- HUD Office of Healthy Homes & Lead Hazard Control
Website: <http://www.hud.gov/offices/lead>
Regulation Hotline: (202) 755-1822 ext 104
E-mail: lead_regulations@HUD.gov
- The National Center for Lead-Safe Housing
Website: www.lead-safehousing.org
Implementing HUD's Lead-Safety Regulation
Internet Guide to the Rule, Model Documents and Specifications
- The Lead Listing (for HUD)
Website: www.leadlisting.org
Hotline: 1 (888) LEADLIST
Lists companies providing lead services and training opportunities
- The Environmental Network
Website: <http://www.environmentalnetwork.com/>
Lists companies providing lead services
- EPA
Website: www.epa.gov/opptintr/lead
- National Lead Information Center
Hotline: 1 (800) 424-5323

Percentage of Pre-1950 Housing					
Based on CENSUS 2000 Data					
COUNTY	%	COUNTY	%	COUNTY	%
Adair	25.30%	Henry	27.8%	Platte	8.40%
Andrew	28.60%	Hickory	12.4%	Polk	21.50%
Atchison	51.70%	Holt	46.6%	Ralls	23.50%
Audrain	30.80%	Howard	39.3%	Randolph	33.20%
Barry	21.40%	Howell	18.7%	Ray	25.50%
Barton	36.60%	Iron	20.5%	Reynolds	16.40%
Bates	33.80%	Jackson	27.8%	Ripley	15.50%
Benton	13.20%	Jasper	30.8%	Saline	34.70%
Bollinger	20.50%	Jefferson	10.3%	Schuyler	45.50%
Boone	10.50%	Johnson	15.8%	Scotland	48.30%
Buchanan	43.10%	Knox	45.6%	Scott	21.60%
Butler	17.10%	Laclede	16.9%	Shannon	20.30%
Caldwell	35.10%	Lafayette	30.5%	Shelby	43.90%
Callaway	15.20%	Lawrence	29.5%	St. Charles	4.70%
Camden	4.10%	Lewis	35.7%	St. Clair	28.80%
Cape Girardeau	20.00%	Lincoln	14.8%	St. Francois	22.20%
Carroll	43.30%	Linn	43.4%	St. Louis City	64.60%
Carter	14.20%	Livingston	35.0%	St. Louis County	18.40%
Cass	11.60%	Macon	37.3%	Ste. Genevieve	19.10%
Cedar	22.10%	Madison	23.9%	Stoddard	19.00%
Chariton	38.70%	Maries	24.8%	Stone	8.60%
Christian	8.90%	Marion	40.9%	Sullivan	45.40%
Clark	34.40%	McDonald	22.4%	Taney	6.50%
Clay	11.90%	Mercer	37.2%	Texas	20.50%
Clinton	28.70%	Miller	16.3%	Vernon	31.70%
Cole	18.80%	Mississippi	26.8%	Warren	11.60%
Cooper	36.50%	Moniteau	29.6%	Washington	13.80%
Crawford	19.60%	Monroe	31.8%	Wayne	16.20%
Dade	37.60%	Montgomery	30.2%	Webster	19.50%
Dallas	19.60%	Morgan	11.6%	Worth	56.90%
Daviess	34.70%	New Madrid	19.1%	Wright	26.90%
DeKalb	30.90%	Newton	21.90%	Statewide	23.60%
Dent	22.10%	Nodaway	36.10%		
Douglas	22.90%	Oregon	26.5%		
Dunklin	21.80%	Osage	27.40%		
Franklin	18.70%	Ozark	16.30%		
Gasconade	30.70%	Pemiscot	22.20%		
Gentry	46.50%	Perry	26.40%		
Greene	18.00%	Pettis	30.90%		
Grundy	42.00%	Phelps	16.80%		
Harrison	46.00%	Pike	30.10%		

Housing Risks

The national average of pre-1950 housing decreased from 27 percent in 1990 to 22 percent in 2000. Missouri is above the national average with 23.6 percent of housing units being built before 1950. The chart to the left lists the percentage of pre-1950 housing by county according to 2000 census data.

Comparison of Large Metro Areas

Outstate Missouri 19.6%
 St. Louis City 64.4%
 St. Louis County 18.4%
 Kansas City 36.0%

Blood Lead Screening (Calendar Year 2006)
Blood Lead Levels in µg/dl (micrograms per deciliter)

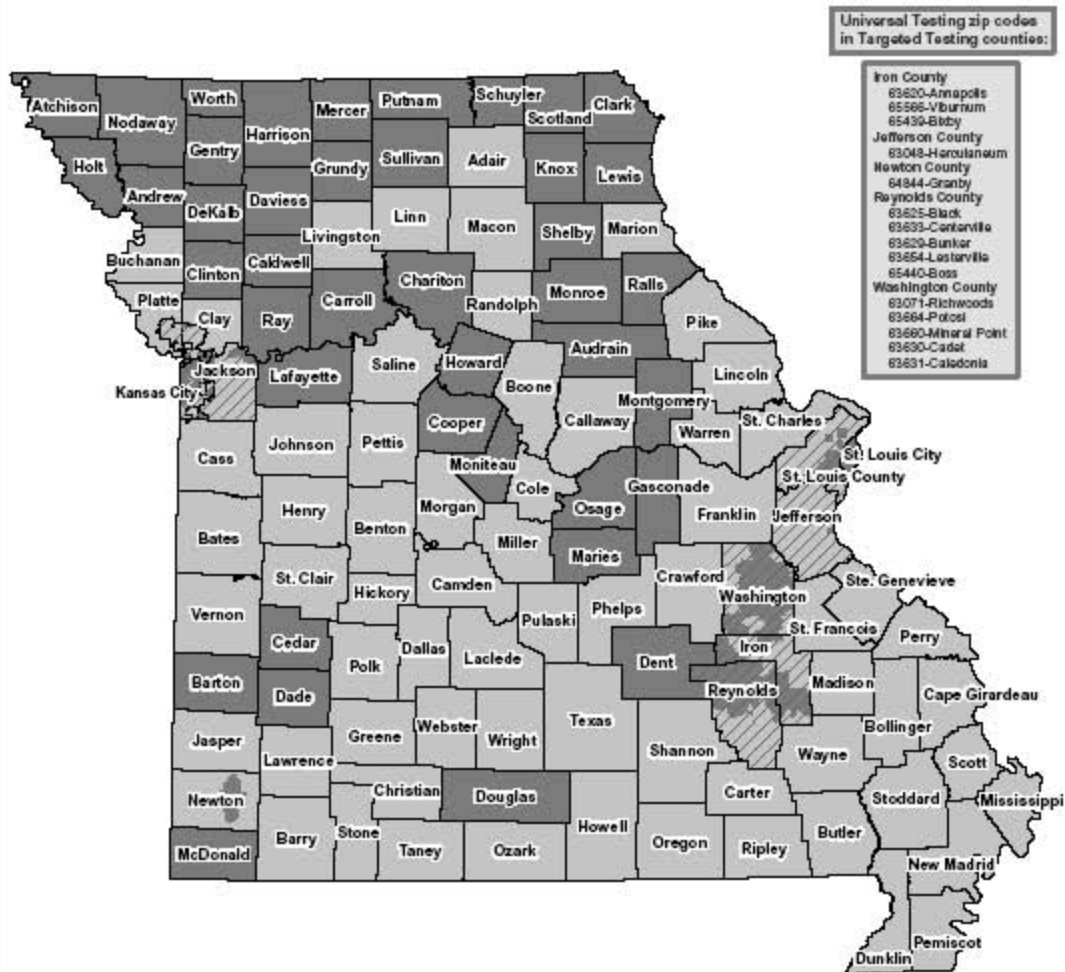
COUNTY	<10	10-14.9	15-19.9	20-24.9	25-44.9	45-69.9	>69.9	Total	2000 Census Population	% of Pop Tested	Number Elevated >10 g/dl	% Elevated >10 g/dl
Adair	447	3	1	0	0	0	0	451	1,592	28.33%	4	0.89%
Andrew	202	1	1	1	0	0	0	205	1,292	15.87%	3	1.46%
Atchison	112	3	3	0	0	0	0	118	367	32.15%	6	5.08%
Audrain	358	4	4	0	1	0	0	367	2,018	18.19%	9	2.45%
Barry	398	3	3	0	0	0	0	404	2,745	14.72%	6	1.49%
Barton	231	4	0	0	0	0	0	235	1,147	20.49%	4	1.70%
Bates	475	6	1	0	0	0	0	482	1,260	38.25%	7	1.45%
Benton	216	4	0	0	0	0	0	220	973	22.61%	4	1.82%
Bollinger	221	1	0	0	0	0	0	222	888	25.00%	1	0.45%
Boone	2048	5	2	0	1	0	0	2056	10,158	20.24%	8	0.39%
Buchanan	851	27	3	5	4	0	0	890	6,488	13.72%	39	4.38%
Butler	574	2	4	1	0	0	0	581	3,132	18.55%	7	1.20%
Caldwell	239	8	2	1	0	0	0	250	687	36.39%	11	4.40%
Callaway	489	0	0	0	0	0	0	489	3,088	15.84%	0	0.00%
Camden	234	3	0	0	1	0	0	238	2,083	11.43%	4	1.68%
Cape Girardeau	628	16	1	1	1	0	0	647	4,940	13.10%	19	2.94%
Carroll	211	8	0	0	1	1	0	221	782	28.26%	10	4.52%
Carter	125	0	1	0	0	0	0	126	436	28.90%	1	0.79%
Cass	842	2	1	0	1	0	0	846	7,347	11.51%	4	0.47%
Cedar	154	1	0	0	0	0	0	155	932	16.63%	1	0.65%
Chariton	123	2	1	0	1	0	0	127	517	24.56%	4	3.15%
Christian	937	4	0	0	0	0	0	941	4,987	18.87%	4	0.43%
Clark	113	3	1	0	0	0	0	117	548	21.35%	4	3.42%
Clay	580	2	1	0	0	0	0	583	15,744	3.70%	3	0.51%
Clinton	298	4	0	0	0	0	0	302	1,498	20.16%	4	1.32%
Cole	686	6	2	0	0	0	0	694	5,529	12.55%	8	1.15%
Cooper	262	0	0	0	0	0	0	262	1,179	22.22%	0	0.00%
Crawford	273	7	0	1	0	0	0	281	1,810	15.52%	8	2.85%
Dade	134	0	0	0	0	0	0	134	547	24.50%	0	0.00%
Dallas	144	3	0	0	0	0	0	147	1,274	11.54%	3	2.04%
Daviess	188	1	1	1	0	0	0	191	665	28.72%	3	1.57%
DeKalb	145	3	0	0	1	0	0	149	714	20.87%	4	2.68%
Dent	253	6	1	1	1	0	0	262	1,154	22.70%	9	3.44%
Douglas	219	2	0	0	0	0	0	221	945	23.39%	2	0.90%
Dunklin	334	3	1	0	0	1	0	339	2,807	12.08%	5	1.47%
Franklin	847	3	2	0	1	0	0	853	7,814	10.92%	6	0.70%
Gasconade	255	0	1	0	0	0	0	256	1,067	23.99%	1	0.39%
Gentry	118	1	0	0	0	0	0	119	524	22.71%	1	0.84%
Greene	3244	21	3	2	0	0	0	3270	17,657	18.52%	26	0.80%
Grundy	252	2	0	0	0	0	0	254	779	32.61%	2	0.79%
Harrison	244	1	1	0	0	0	0	246	662	37.16%	2	0.81%
Henry	427	4	1	0	0	0	0	432	1,554	27.80%	5	1.16%
Hickory	98	0	0	0	0	0	0	98	460	21.30%	0	0.00%
Holt	135	3	1	0	0	0	0	139	313	44.41%	4	2.88%
Howard	180	6	1	0	0	0	0	187	693	26.98%	7	3.74%
Howell	243	4	2	0	0	0	0	249	2,993	8.32%	6	2.41%
Iron	362	17	3	0	0	0	0	382	760	50.26%	20	5.24%
Jackson	2661	8	2	2	1	0	0	2674	26,870	9.95%	13	0.49%
Jasper	2599	33	4	3	2	2	0	2643	9,070	29.14%	44	1.66%
Jefferson	1827	5	3	1	0	0	0	1836	17,184	10.68%	9	0.49%
Johnson	398	0	1	0	1	0	0	400	3,857	10.37%	2	0.50%
Kansas City	8917	101	22	5	9	2	0	9056	27,966	32.38%	139	1.53%
Knox	76	0	0	0	0	0	0	76	323	23.53%	0	0.00%
Laclede	507	2	0	0	0	0	0	509	2,683	18.97%	2	0.39%
Lafayette	442	4	1	1	0	0	0	448	2,460	18.21%	6	1.34%
Lawrence	584	10	2	0	1	1	0	598	3,034	19.71%	14	2.34%
Lewis	156	5	0	1	0	0	0	162	890	18.20%	6	3.70%
Lincoln	465	1	1	0	1	0	0	468	3,446	13.58%	3	0.64%
Linn	350	2	1	1	1	0	0	355	1,028	34.53%	5	1.41%
Livingston	289	6	3	0	0	0	0	298	1,090	27.34%	9	3.02%
Macon	329	2	0	0	1	0	0	332	1,205	27.55%	3	0.90%
Madison	297	6	0	0	0	0	0	303	835	36.29%	6	1.98%

Blood Lead Screening (Calendar Year 2006)
Blood Lead Levels in µg/dl (micrograms per deciliter)

COUNTY	<10	10-14.9	15-19.9	20-24.9	25-44.9	45-69.9	>69.9	Total	2000 Census Population	% of Pop Tested	Number Elevated >10 g/dl	% Elevated >10 g/dl
Maries	113	0	0	0	0	0	0	113	710	15.92%	0	0.00%
Marion	652	19	4	1	9	1	0	686	2,278	30.11%	34	4.96%
McDonald	396	1	0	1	0	0	0	398	2,003	19.87%	2	0.50%
Mercer	102	0	0	0	0	0	0	102	248	41.13%	0	0.00%
Miller	260	3	0	0	1	0	0	264	1,925	13.71%	4	1.52%
Mississippi	515	1	0	1	0	0	0	517	1,153	44.84%	2	0.39%
Moniteau	304	3	2	1	0	0	0	310	1,206	25.70%	6	1.94%
Monroe	179	4	2	0	0	0	0	185	739	25.03%	6	3.24%
Montgomery	268	1	1	0	1	0	0	271	858	31.59%	3	1.11%
Morgan	178	1	0	0	0	0	0	179	1,393	12.85%	1	0.56%
New Madrid	327	3	0	0	0	0	0	330	1,580	20.89%	3	0.91%
Newton	1224	7	2	4	1	0	0	1238	4,458	27.77%	14	1.13%
Nodaway	347	1	1	1	0	0	0	350	1,266	27.65%	3	0.86%
Oregon	197	1	0	0	0	0	0	198	732	27.05%	1	0.51%
Osage	185	0	0	0	0	0	0	185	1,057	17.50%	0	0.00%
Ozark	118	0	0	0	0	0	0	118	619	19.06%	0	0.00%
Pemiscot	285	5	1	0	1	0	0	292	1,981	14.74%	7	2.40%
Perry	371	4	0	0	0	0	0	375	1,489	25.18%	4	1.07%
Pettis	578	7	2	1	0	0	0	588	3,298	17.83%	10	1.70%
Phelps	605	4	1	2	1	0	0	613	2,769	22.14%	8	1.31%
Pike	278	3	2	1	1	0	0	285	1,190	23.95%	7	2.46%
Platte	288	1	0	0	0	0	0	289	6,044	4.78%	1	0.35%
Polk	319	3	0	1	0	0	0	323	2,204	14.66%	4	1.24%
Pulaski	361	1	0	0	0	0	0	362	3,778	9.58%	1	0.28%
Putnam	88	1	0	0	0	0	0	89	382	23.30%	1	1.12%
Ralls	186	0	0	0	0	0	0	186	667	27.89%	0	0.00%
Randolph	367	7	1	2	1	0	0	378	1,899	19.91%	11	2.91%
Ray	294	5	2	0	0	0	0	301	1,875	16.05%	7	2.33%
Reynolds	153	1	1	0	0	0	0	155	474	32.70%	2	1.29%
Ripley	208	3	0	0	1	0	0	212	980	21.63%	4	1.89%
Saline	466	5	3	4	3	0	0	481	1,737	27.69%	15	3.12%
Schuyler	141	1	0	0	0	0	0	142	316	44.94%	1	0.70%
Scotland	91	1	1	0	0	0	0	93	421	22.09%	2	2.15%
Scott	919	4	0	0	0	0	0	923	3,430	26.91%	4	0.43%
Shannon	77	0	0	0	0	0	0	77	611	12.60%	0	0.00%
Shelby	188	2	1	1	0	0	0	192	480	40.00%	4	2.08%
St. Charles	1911	3	1	1	0	0	0	1916	26,072	7.35%	5	0.26%
St. Clair	172	5	1	1	1	0	0	180	628	28.66%	8	4.44%
St. Francois	959	29	12	2	2	0	0	1004	4,040	24.85%	45	4.48%
St. Louis (County)	13629	105	43	18	7	2	0	13804	77,612	17.79%	175	1.27%
St. Louis (City)	11714	571	188	67	51	2	1	12594	28,369	44.39%	880	6.99%
Sainte Genevieve	306	2	2	2	0	0	0	312	1,314	23.74%	6	1.92%
Stoddard	526	1	0	0	0	0	0	527	2,048	25.73%	1	0.19%
Stone	269	1	0	0	0	0	0	270	1,866	14.47%	1	0.37%
Sullivan	248	3	1	0	0	0	0	252	618	40.78%	4	1.59%
Taney	379	1	0	0	0	0	0	380	2,909	13.06%	1	0.26%
Texas	150	2	0	0	0	0	0	152	1,612	9.43%	2	1.32%
Vernon	302	7	4	0	1	0	0	314	1,628	19.29%	12	3.82%
Warren	356	2	0	0	1	0	0	359	1,929	18.61%	3	0.84%
Washington	438	19	5	2	0	0	0	464	1,844	25.16%	26	5.60%
Wayne	118	0	0	0	0	0	0	118	850	13.88%	0	0.00%
Webster	389	0	0	0	0	0	0	389	2,839	13.70%	0	0.00%
Worth	46	0	0	0	0	0	0	46	152	30.26%	0	0.00%
Wright	297	2	0	0	1	0	0	300	1,496	20.05%	3	1.00%
Total	83883	1250	374	142	115	12	1	85777	445,566	19.25%	1894	2.21%



Missouri Lead Testing Areas April 6, 2007



See Area-Specific Map
 Screening Designation
 Universal Screening (High Risk)
 Targeted Screening (Non-High Risk)



As additional, more accurate data is obtained, Universal Testing areas may change. Re-evaluation areas will be assessed to further define zip codes that require universal or targeted testing. Updated maps are published each April and are available at:

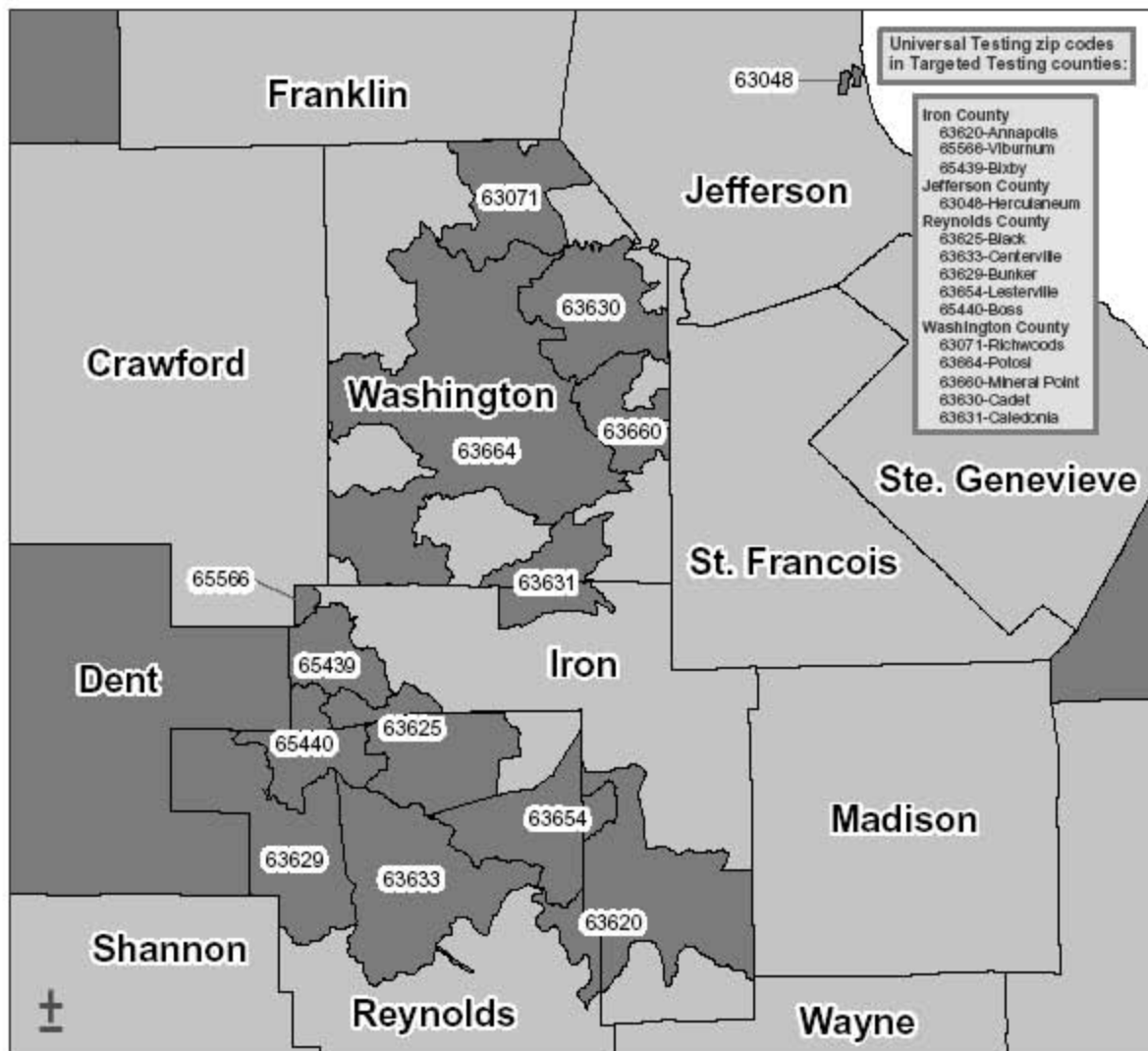
www.dhss.mo.gov/ChildhoodLead/Maps.html

Please note any updates to your service area as it may change your requirements under statute. Please see area specific maps for Jackson County, Kansas City, St. Louis County, and Southeast Missouri for Universal Testing areas by Zip Code.

Universal Testing - Annual testing for children less than 6 years of age.
Targeted Testing - Medicaid children tested at 12 and 24 months. Annual screening questionnaire, testing based upon positive responses.



Southeast Missouri Lead Testing Areas April 6, 2007



Screening Designation

- Universal Screening (High Risk)
- Targeted Screening (Non-High Risk)

As additional, more accurate data is obtained, Universal Testing areas may change. Re-evaluation areas will be assessed to further define zip codes that require universal or targeted testing. Updated maps are published each April and are available at:

www.dhss.mo.gov/ChildhoodLead/Maps.html

Please note any updates to your service area as it may change your requirements under statute. Please see area specific maps for Jackson County, Kansas City, St. Louis County, and Southeast Missouri for Universal Testing areas by Zip Code.

Universal Testing - Annual testing for children less than 6 years of age.
Targeted Testing - Medicaid children tested at 12 and 24 months. Annual screening questionnaire, testing based upon positive responses.

Barriers to Affordable Housing -- 91.310(d)

The Consolidated Plan must describe the state's strategy to remove or ameliorate the negative effects of its policies that serve as barriers to affordable housing, as identified in accordance with section 91.310. The Report of the Commission on Regulatory Barriers to Affordable Housing is included in its entirety at the end of this section. MHDC has identified the following barriers to affordable rental housing and affordable homeownership in Missouri.

- Limited funding for affordable rental housing development
- Limited funding for affordable homeownership programs
- The demolition of older affordable housing stock
- The conversion of affordable housing to market-rate housing
- Housing discrimination against persons of color in rental housing and homeownership
- The valuation of low-income housing tax credits in property tax assessments
- Limited funding of the Missouri Housing Trust Fund

In addition to the preceding barriers identified, some of which are within the state's control, MHDC is providing information on several barriers that are outside the state's control but which are sufficiently important and have negative impact on the availability of affordable homeownership and affordable rental housing in the state.

The Ten-Year Rule in the Mortgage Revenue Bond (MRB) Program

The MRB Program provides low-interest mortgage financing to qualified first-time homebuyers. The Ten-Year Rule requires state housing finance agencies, like MHDC, to use homeowner prepayments to retire Mortgage Revenue Bonds (MRBs) after ten years, rather than recycling these funds to make new mortgages to additional qualified homebuyers. Each year MHDC issues approximately \$300 million a year in MRB's which finance approximately 3,000 families purchasing a home in Missouri. About half of the total amount of MRB's comes from this type of recycled MRB's. The Ten-Year Rule unfairly restricts the number of families who can purchase a home using the MRB Program and largely offsets the cap increase on MRB's in 2001 and 2002. Federal legislation to repeal the Ten-Year Rule is pending in the U.S. Congress.

Low Area Median Incomes in Rural Missouri (LIHTC Program)

The Low Income Housing Tax Credit (LIHTC) Program is the primary federal program to encourage the production of affordable rental housing. The LIHTC is a ten-year tax credit to owners and investors in affordable rental housing. Federal statutes require that the maximum income and rent guidelines be gauged to 60% of the *area median income*. Unfortunately, in many rural communities in Missouri the area median incomes are so low that the maximum rent allowable is simply not enough to make a tax credit development financially feasible.

This requirement also unfairly prohibits many low-income working families from living in a tax credit apartment. For instance, a family of four with two persons working fulltime can earn only slightly above minimum wage (\$6.65 an hour) and still qualify to live in a tax credit apartment in rural Missouri. Affordable housing advocates are working with Congress to make statutory changes that would allow the use of the *statewide or area median income (whichever is greater)* to determine the income and rent guidelines in the LIHTC Program.

It is also important to note that without the state low income housing tax credit affordable housing could not be built in the rural areas of the state.

Barriers to combining HOME funds with LIHTC in rural Missouri

MHDC often uses HOME funds in conjunction with the LIHTC Program for the development of affordable rental housing. Unfortunately, HOME Program rules also make this very difficult, if not impossible, in many rural communities in Missouri.

As stated in the previous paragraph, the LIHTC Program requires that incomes and rents are gauged to 60% of the area median income. However, when rental housing is financed with HOME funds rents must be capped at *50% of the area median or HUD's Fair Market Rent, whichever is lower*, for Low HOME units, or 60% of area median income or Fair Market Rent, whichever is lower, for High HOME units.

In the rural areas, the Fair Market Rent is almost always lower than either the 50% or 60% rent limit for smaller units and quite often lower in larger units. In 26 rural counties in Missouri, this formula produces rents that are only \$300 a month for a one-bedroom unit, which makes rental housing development financially infeasible. Further, when HOME is combined with 9% LIHTC, 40% of the units in *each building* must be rented to residents earning no more than 50% of the area median income, which is most often a much larger total of units than the number of HOME-assisted units. This restriction is a requirement of the LIHTC regulations.

With median incomes so low, the 50% rent restriction greatly limits the population of households eligible to rent the units, while many more households in dire need of affordable housing are barred from renting because their income exceeds the restriction. In many cases, two wage earners with minimum wage jobs are over-income and therefore ineligible for the affordable housing programs provided through HOME and LIHTC. Legislation is needed to reform the LIHTC and HOME Programs to make rental housing development possible in rural Missouri.

There is a narrow band of potential renters who qualify and who can afford tax-credits/HOME rents.

- Those who can afford the rent are often over income.
- Most qualifying tenants are a single parent (women) with one, two or three children.
- A single parent wage earner with one child cannot earn more than \$8.61/hr. or \$1,492 a month according to the HOME/Tax credit income restrictions.
- A single Parent wage earner with two children cannot earn more than \$9.68/hr. or \$20,150 a year according to the HOME/Tax credit income restrictions.
- A single elderly person cannot have income which exceeds \$1,309/per month pursuant to the HOME/Tax Credit restrictions.
- Two people both wage earners, making minimum wage of \$6.65/hr. are over income for the HOME/Tax Credit Program.

Someone might suggest that the system (HOME)/Tax Credit/FMRs) is broken, that it does not serve the intended recipient, and it does nothing to support the workforce recipient. In Rural

Missouri, FMRs have shut down the program. We cannot build new units in 50 counties in the state of Missouri because of FMRs. It is therefore imperative that existing project based rent assisted housing be preserved in rural areas. This aged affordable housing stock can only be preserved with the use of 9% federal and state low income housing credit.

The Commission's ongoing work to eliminate regulatory barriers to affordable housing:

1. The Commission's membership and involvement with the National Council of State Housing Finance Agencies
 - Proposed Changes to the Low-Income Housing Tax Credit (attached)
2. The Commission's commissioned study of the state low income housing tax credit
 - Study is posted at www.mhdc.com
 - The Argument for the State Housing Credit (attached)
3. The Governor's appointment of a Blue Ribbon Panel to make recommendations for reform to MHDC's processes and programs
 - Report is posted at www.mhdc.com
4. The Governor's DREAM Initiative (Housing and Economic Development in designated communities -- downtown rural communities)
 - More information at www.dream.mo.gov
5. Senior Housing Task Force
 - Report is posted at www.mhdc.com
6. Disruptive Resident Task Force
 - Report is posted at www.mhdc.com
7. MHDC annual planning conference
8. MHDC annual housing conference
9. MHDC's continuing work with the following agencies: DED, HUD, USDARural Development, Fannie Mae, Freddie Mac, Federal Home Loan Bank, Federal Reserve, IRS, federal and state legislators and many housing advocacy groups.
10. Qualified Allocation Plan
 - Posted at www.mhdc.com

Proposed Changes to the Low-Income Housing Tax Credit

Affordable housing Tax Credit Coalition, Enterprise Community Partners, Local Initiatives Support Corporation, National Association of State and Local Equity Funds, National Leased Housing Association, National Multi Housing Council.

The organizations listed above support the following changes to the Low-Income Housing Tax Credit to simplify and improve operation of the program.

- Set credit percentages at the greater of: 1) current law – 70%/30% present value – or 2) 9%/4% annually.
- Allow HOME-assisted properties located in qualified census tracts (QCT) or difficult development areas (DDA) to receive the 30 percent increase in eligible basis permitted other properties.
- Allow states to establish geographic and income targeting standards in their Qualified Allocation Plans that would provide for a 30 percent increase in eligible basis for certain properties.
- Revise the Housing Tax Credit scattered site rule to require Housing Tax Credit units to be proportionally distributed among a development's buildings.
- Eliminate the restriction on the use of Housing Tax Credits for Section 8 Moderate Rehabilitation properties.
- Coordinate multifamily bond program and Housing Tax Credit program rules.
 - Conform the multifamily bond next available unit rule to the Credit rule when Bonds and Credits are combined.
 - Apply the Housing Tax Credit program's definition of student to the multifamily bond program.
 - Allow the use of multifamily bonds to finance single-room occupancy dwellings.
- Eliminate the Housing Tax Credit recapture bond requirement and replace it with a reporting requirement.
- Exempt Housing Tax Credit and Multifamily housing bonds from the alternative minimum tax (AMT)
- Change the related party rules of acquisition Credits. Current law prohibits transfers of properties where there is more than a 10 percent common interest between seller and buyer. The unusually low 10 percent relationship threshold would be increased to 50 percent to conform the Housing Tax Credit Program with the general rule in the Tax Code.
- Specifically provide that rental assistance payments, operating subsidies, interest subsidies and other ongoing payments to a housing property designed to reduce cash flow needs from rent to enable the property to be rented to low-income tenants should not be considered federal grants.
- Allow Housing Tax Credits to continue for a property suffering from a casualty, provided that it is rebuilt within a reasonable period of time. At present, the IRS will allow Housing Tax Credits to continue for properties suffering casualties that have occurred in providentially-declared disaster areas, but not casualties resulting from other causes.
- Base rural rent/income ceilings on greater of: 1) current law or 2) 60 percent of national non-metro median income. This is designed to improve project feasibility in very low-income rural areas.

- Repeal the 10 year rule for acquisition Housing Tax Credits (this rule prevents taking acquisition Housing Tax Credits if the property has been placed in service or sold within the prior 10 year period).
- Expand the allowable basis for community service facilities from 10 percent to facilitate use in smaller properties. Proposal would allow 20 percent of the first \$5 million of eligible basis and 10 percent thereafter.
- Modify the income qualification requirements so that the properties may make units available to individuals with incomes greater than 60 percent of area median income (AMI) e.g. up to 80 percent AMI) provided they offset those increases with units targeted at deeper income limits so that the overall average of the property remains 60 percent AMI or 50 percent AMI.
- Eliminate the requirement for the annual recertification of tenant incomes in 100 percent Housing Credit properties. Currently the IRS permits a waiver process, but not all states participate and the requirement serves no policy purpose.
- Require state allocating agencies to make the same determination for bond-financed properties that Housing Credit amounts are necessary to financial feasibility that they make for allocated 9% Housing Credits.
- Permit single-parent full-time students to reside in Housing Credit properties.
- Repeal the ten-year rule for MRBs issued after date of enactment.

The Argument for the State Housing Credit

1. It allows many more affordable units to be built. Typically on a 9% Tax Credit Development 25% to 30% of the total development cost is raised through the sale of the state credit.
2. Without the state tax credit equity most 4% transactions would not be feasible. Without this source of funding all new construction and most of the rehab developments would be infeasible. This alone would translate to over 5,000 units being lost in the past 12 months.
3. Most 9% tax credit developments and almost all 4% tax credit developments would not be feasible and/or affordable.
4. Affordability and project feasibility are difficult without the state tax credit equity. Without the tax credit equity, housing development in rural communities would be severely hampered.
5. Affordability for very low income tenants (those tenants at 50% or less of median income) would be eliminated without the tax credit equity. Development costs exceed the ability of poor people to pay the rents necessary to support debt and operating costs. Our largest tenant base consists of single women with children and seniors living on a fixed income.
6. Without the State Housing Credit the quality of our loan underwriting would suffer. (Rents, occupancy, operating budgets, and reserves would be unrealistically altered to make deals work. Greater risks would be taken).
7. Without the State Housing Credit the quality of construction would be compromised. The state credit equity allows us to force the developer to build a quality product, one in which we can take pride. For example, we insist on washer and dryer hook-ups, carports for elderly units, brick, hardi-board siding, better construction materials, higher energy rated equipment and many added amenities.
8. The state credit allows us to insist upon service-enriched housing, e.g., community centers, learning centers, after-school tutors, social service directors, educational and social programming, food banks, clothing banks, financial assistance for emergencies, transportation, and in some cases day care.
9. In most cases the state credit assures that we will have full time property managers on-site. The advantages of having a full-time on-site manager are significant to property maintenance, safety, and stability for residents.
10. The state credit contributes economic development and jobs to the community.
11. Affordable housing and especially redevelopment of project-based rental assisted housing reduces homelessness.
12. Affordable housing provides housing for the minimum wage employee that many business and community leaders are asking us to provide.
13. Affordable housing promotes so many social benefits that, if not provided, become serious problems for society and our local and state governments. We need a study to calculate the cost to the state if affordable housing was not available to its citizens. The cost to society would be staggering, and we could never expect to break the poverty cycle.

REPORT FROM THE COMMISSION ON REGULATORY BARRIERS TO AFFORDABLE HOUSING

October 31, 1996

Prepared by
Mellodie Wilson, Commission Staff, Jefferson City
S. Mark White, Freilich, Leitner & Carlisle, Kansas City

INTRODUCTION

The Affordable Housing Act of 1992 called for states to draft a “Consolidated Plan” for housing and community development activities as a prerequisite for receiving funds through the U.S. Department of Housing and Urban Development. As a component of the Plan, HUD required states to identify barriers to affordable housing and to work towards eliminating those barriers in the future.

In response to this federal legislation and upon urging from the Home Builders Association of Greater St. Louis, the Missouri legislature created the Commission on Regulatory Barriers to Affordable Housing in 1994. Its purpose as defined in Chapter 215.261 is to identify federal, state and local regulatory barriers that increase the cost, or otherwise impede production, of affordable housing. Furthermore, it must recommend means to eliminate these barriers. The Commission must submit a report to the Governor each year detailing its progress.

The Commission is composed of nine members, seven of whom are appointed by the Governor by and with the advice and consent of the Senate. The other two members are the Executive Director of the Missouri Housing Development Commission and the Director of the Department of Economic Development. Following are the individuals who comprise the Commission:

Harry Hite, Residential General Contractor, Belton, MO
Kim Haase, Residential General Contractor, Springfield, MO
Jacqueline Wayman, Citizen at Large, Cameron, MO
Ora Wells, Citizen at Large, Kansas City, MO
Rae Wiss, Residential Land Developer, St. Louis, MO
Craig Watson, Residential Architect, Kansas City, MO
Sid Koltun, Residential Engineer, St. Louis, MO
Richard Grose, Executive Director, MHDC, Kansas City, MO
Joseph Driskill, Director, DED, Jefferson City, MO

Chapter 215.262 grants authority to the Commission to appoint additional ex officio members as it deems necessary. Under such authority, a tenth member was appointed by the Commission members in December 1995 – Carl Schwing, City Manager of Richmond Heights, who represents the Missouri Municipal League.

The Commissioners held their first meeting in Jefferson City on June 26, 1995. Later that year and in early 1996, the Commission held four public hearings to solicit input from anyone interested in affordable housing. Locations included Kansas City, St. Louis, Springfield and Chillicothe. Representatives from the building and economic development industries contributed most of the testimony at the hearings. Among the barriers they cited were disparities in federally-mandated income guidelines; lack of developers for rural areas; impact fees; excessive subdivision requirements; restrictive zoning ordinances; duplication of plan and permit reviews by various governmental agencies; and permitting requirements of the Department of Natural Resources.

The Commission has continued to hold monthly meetings to discuss the barriers that had been identified previously, outline possible solutions for eliminating them, and solicit additional input from other agencies and organizations. Some of the issues were resolved expediently through meetings and consultations with the appropriate parties. For example, Missouri Municipal League representatives and Commission staff successfully negotiated with the Public Service Commission to revise its rule pertaining to the code used to inspect modular housing. The PSC was using building codes from 1987. The rule change will bring the code current to 1996 and will include a streamlined mechanism for updating as the national building codes change.

Finally the Commission sponsored a day-long workshop in September to explore and refine those strategies that appear in this report as recommendations for action. Facilitating the workshop was S. Mark White, urban planner and attorney with Freilich, Leitner & Carlisle in Kansas City. Those invited to participate included Senator Joe Maxwell and Representative Phil Tate, along with representatives from the Home Builders Associations of St. Louis, Kansas City and Missouri; the Missouri Municipal League; the Missouri Manufactured Housing Institute; U.S. Department of Housing and Urban Development; the Missouri Department of Economic Development; and the Missouri Association of Realtors.

In developing the following recommendations, the Commission has attempted to forge a consensus on proposed legislation between the public and private sectors. All of the agencies, organizations and individuals named above have participated in the process. The Commission acknowledges the contributions of those agencies in the development of these recommendations.

RECOMMENDATIONS

In forging a strategy to encourage regulatory reform, several principles should be taken into account. First, the strategy must be **reasonable**. The removal of regulatory reforms should not undermine the fundamental integrity of the local government's land use system. Substandard subdivisions are not the solution to affordable housing issues. Local governments can protect their character and environment, plan for the capacity of public facilities, and promote the community's quality of life without impairing housing opportunities for low and moderate income persons. The General Assembly may prescribe minimum and maximum standards for development, as well as streamlined approaches such as maximum processing periods, in order to protect local discretion while avoiding unreasonable standards.

Second, the strategy should **protect local discretion**. Local land use controls are historically a local function in Missouri, and local governments will vigorously resist attempts to intrude on local autonomy in the development of land use controls. Accordingly, legislative measures that provide new authority for local governments are more politically acceptable than those that lessen local authority. In addition, the General Assembly can provide general standards while, at the same time, providing for the implementation of those standards at the local level.

Third, the strategy should be **effective** and **enforceable**. Simply providing discretionary authority to local governments provides no incentive for local jurisdictions to accommodate low or moderate income housing. The development community should be given recourse against state agencies and local governments that maintain unreasonable or exclusionary land or moderate income housing projects preclude a large “war chest” to fight local controls in court. At the same time, reform efforts should ensure that developers who take advantage of regulatory reform follow through on their promises to provide affordable housing. Land use reforms should not become an excuse for conventional, single family “sprawl” developments to evade local land use controls.

Fourth, the strategy should provide for **stakeholder involvement**. All segments of the community interested in housing issues, including planners, local builders and manufactured home retailers, Realtors, tenants, homeowners, citizen activists, and environmentalists should be involved in developing the local housing strategy. Working together, these groups can forge a consensus on those regulations that can be modified, as well as those which are of such pressing importance that they should be retained.

Finally, the strategy should ensure that local regulatory reform has a sound **planning basis**. Since its inception, the purpose of zoning was to implement the comprehensive planning policies of the local community. Regulatory reform should ensure that the goals, objectives and policies adopted by a community are integrated with other legitimate goals, objectives and policies adopted by a community are integrated with other legitimate goals of the local comprehensive plan. Only by reconciling the various elements of the comprehensive plan can local housing policies have lasting effect.

Based on the foregoing principles, the Commission’s recommendations for immediate action are as follows:

Vested Rights Legislation

Both the public and private sector representatives were in agreement that it is unfair to change the “rules of the game” in the midst of the planning and development approval process. While the public sector representatives favored some time limits, they were resistant to “deemed approved” legislation. As with vested rights legislation in other states, the Commission recommends that the general assembly pass legislation with the following components:

- The legislation should set forth which categories of development approvals will be protected from subsequent changes in zoning or subdivision regulations. For

example, preliminary or final subdivision plats, preliminary or final site plans, and building permits could be protected from changes in zoning regulations.

- The legislation should set forth a realistic time limit during which the zoning and subdivision regulations are “frozen.” The Commission recommends a period of five years. This provides the developer an adequate period of time to complete development, while ensuring that local communities do not become burdened with “antiquated” subdivisions.
- The local government and the development community should be authorized to enter into development agreements that set forth the developer’s obligations to comply with the zoning regulations in effect at the time of approval, to provide infrastructure, to provide affordable housing units, and to allow for the phasing of development.

Manufactured Housing Legislation

At least twenty states, including three Midwestern states surrounding Missouri, have legislation that curtails local discrimination against manufactured housing. It is time for Missouri to recognize this trend, while providing local governments with the direction they need in order to comply with federal law. It is recommended that the State of Missouri adopt anti-discrimination legislation for manufactured housing, which as the following elements:

- Manufactured homes built to the National Manufactured Housing Construction and Safety Standards Code (also known as the “HUD Code”) should be permitted in any residential district in which single-family homes are permitted. This would not preclude the developer from placing restrictive covenants on the subdivision.
- Manufactured home subdivisions may be approved and processed in the same manner as residential subdivisions, with local governments retaining the discretion to approve or deny manufactured home subdivisions in the same manner as conventional subdivisions.
- Local governments should be permitted to regulate design and aesthetic standards not covered by the HUD Code, so long as those regulations do not have the effect of banning manufactured homes from the jurisdiction.

Department of Natural Resources Legislation

Homebuilders, developers and engineers consistently reported that permitting processes for sewer extension, water lines, and storm water drainage were burdensome and caused excessive time delays. The Department expects to incorporate rules changes that allow cities and counties with professional engineers on staff to approve plans for sewer extensions without DNR review. While the Commission applauds the Department’s efforts in this regard, it believes that these changes do not go far enough to solve the problem.

The Commission recommends legislation or rule changes that allow cities with professional engineers on staff, at their discretion, to approve all plans for sewer extensions,

water lines and storm water drainage without DNR review. Furthermore, it is recommended that smaller cities that do not employ professional engineers be allowed at their discretion to hire outside engineering consultants to approve such plans. The costs associated with such outside consultants may be at the builder's expense.

ISSUES FOR FURTHER CONSIDERATION

The Commission recognizes the existence of other regulatory barriers beyond those addressed above. Strategies to eliminate them need careful and thoughtful consideration. The following courses of action have been identified as possible solutions and will be studied in depth at upcoming Commission meetings:

Agency Streamlining

Members of the development community reported that the need to obtain approvals from fire and sewer districts often significantly delayed the development approval process because of sometimes conflicting regulations. The Commission recognizes that action is necessary to address this serious concern. However, further study and consideration are required before an appropriate solution can be devised. The Commission will address this issue more thoroughly in 1997.

Housing Appeals Board

Many states – such as New Jersey, Connecticut, Massachusetts and Rhode Island – have used housing appeals board and streamlined litigation procedures to overcome regulatory barriers to affordable housing. These procedures, while extremely effective, are very controversial because they involve the use of courts or state agencies to override local zoning. While this can overcome parochial barriers to the construction of affordable housing within a jurisdiction, the Commission acknowledges that the likelihood of obtaining such legislation is slim. Certainly, there is precedent for legislation that curtails local discretion to disapprove certain types of projects. For example, the zoning enabling law for cities, towns and villages limits discrimination against group homes under RSMo, 89.020.

The Commission is not recommending creation of a Housing Appeals Board at this time. It will, however, continue to evaluate whether such a

Action might be appropriate for consideration at a later date.

Impact Fee Legislation

Impact fee legislation presents a real opportunity for consensus between the public and private sectors in the balance between the need to provide new infrastructure in developing areas and the need for affordable housing. Impact fees increasingly are recognized as a useful mechanism to provide needed infrastructure, yet the authority of many jurisdictions in the State of Missouri to adopt impact fees is questionable.

While the Commission favors the adoption of legislation authorizing all Missouri municipalities to levy impact fees, guidelines governing the process need further consideration

and study. This issue is a high priority for the Commission. At the next meeting in January, the Commission will begin to formulate specific parameters for this important piece of legislation and will make further recommendations in 1997.

CONCLUSION

The state commission on regulatory barriers to affordable housing was charged by the General Assembly to identify federal, state and local barriers to affordable housing and to recommend means to eliminate such barriers. In developing the above recommendations, the Commission has worked closely with the public agencies involved in regulating development in order to forge a strategy that is realistic, fair, and effective. The Commission does not intend for this report to simply sit on a shelf or to become a mere guideline for enlightened jurisdictions. Instead, the Commission is seeking immediate legislative action in order to ensure that its recommendations become reality.

In developing its recommendations, the Commission acknowledges that local land use controls have been delegated to local governments, and will probably remain under the control of local government for the immediate future. The Commission is not seeking to invade or to repeal the historical providence of local governments over local land use controls. Instead, the Commission is seeking ways to work with local governments to develop affordable housing in a manner that respects local concerns over the quality of life, infrastructure, and the environment. It is hoped that the General Assembly will provide the authority, as well as regulatory incentives, for local governments to accommodate affordable housing for the benefit of all Missourians.

Housing Plan --Housing Strategies to Address Need -- 91.315(b)

Five-Year Priorities and Strategies 2008-2012

The State has identified the following priorities for the 2008-2012 Consolidated Plan.

The State of Missouri has established the following priorities for the FFY 2008-2012 Consolidated Plan.

- Affordable housing for low-income families
- Affordable housing for homeless families and families with other special needs
- Affordable homeownership for low and moderate income families
- Preservation of affordable housing for low-income persons and families
- Affordable housing for the elderly

As each priority is discussed in this section, a problem statement will outline the housing need that led to establishing it as a priority. The program strategy will explain how each program will address the priority. Following that is a Five-Year Goal that sets out what the state expects to accomplish in addressing that specific housing need.

Please note that the Five-Year Goals are based on federal, state and MHDC funds received and/or budgeted in FY 2008 and those funds that are expected in subsequent years. At this point we cannot predict the level of funding available for FY 2008-2012 however these goals are based on current anticipated levels of funding.

Priority: Affordable Housing for Low-Income Households

Problem Statement

In the year 2000 there were 98,246 renter households in Missouri who paid more than 50% of their gross income for rent and utilities. Obviously, if a family must pay more than half of all of its income for their housing costs alone this does not allow for much spending on other basic necessities of life such as food, clothing, health care, education, transportation and it has an extremely negative impact on their overall quality of life. However, this is not the total universe of low-income households who need affordable housing. Nearly one-third of all renter households in Missouri or 209,617 households pay more than 30% of their gross income for their housing costs.

Program Strategy

The bulk of the state's housing resources come from MHDC, the state's housing finance agency. MHDC annually issues a notice of funding availability for the HOME Rental Housing Production and Preservation Program and the MHDC Rental Housing Production & Preservation Program which provide low-interest financing to non-profit and private developers of affordable rental housing in Missouri. These funds are leveraged with federal and state low-income housing tax credits to create the majority of affordable rental housing in the state. When reviewing proposals for financing and tax credits, MHDC gives priority to those proposals that serve the lowest income tenants and projects that serve qualified tenants for the longest periods of time. Proposals must meet a demonstrated need for housing in a given community. More specific information on evaluation factors and selection criteria can be found in the MHDC Low-Income Housing Tax Credit 2008 Qualified Allocation Plan.

MHDC also expects to commit an average of \$500,000 of its own funds annually for project-based rental assistance for an average of 450 housing units across the state. These funds subsidize the cost of rent for low-income families living in MHDC or USDA Rural Development financed rental housing developments.

Five-Year Goal

MHDC expects to produce about 600 new affordable apartments per year for families using the HOME and MHDC Rental Housing Production and Preservation Programs in conjunction with the 9% per capita Low-Income Housing Tax Credit Program. Additionally, the Department of Economic Development and MHDC will provide financing and equity for the production of additional units of new affordable rental housing using tax-exempt bond financing and 4% non-competitive Low-Income Housing Tax Credit.

Priority: Affordable Housing for Homeless Persons and Families with other Special Needs

Problem Statement

The 2007 Point-in-Time Count identified 1,396 who are being sheltered or living unsheltered each day in Missouri. Defining, locating, and counting the homeless, as well as understanding the wide variety of needs both in the general homeless population and the chronically homeless, is a necessary step in meeting the challenge.

Program Strategy

MHDC will work with the Governor's Committee to End Homelessness to undertake activities for the homeless and other special needs populations through the Balance of State Continuum of Care and the Missouri Housing Trust Fund (MHTF).

Multiple barriers exist for those who are homeless and disabled to accessing various mental health services, alcohol and drug treatment, health, housing and other social services. In rural areas, the problem increases because there are often fewer resources available. These programs serve to build a web of housing services and providers in areas where they are needed most. Several essential services must be provided to help them access the services more efficiently, including outreach, engagement and intensive case management/service coordination activities.

The Balance of State Continuum of Care will utilize Supportive Housing Program initiatives where possible through a network of public, private and not for profit agencies, including transitional housing, permanent housing, safe havens, supportive services only, innovative supportive housing, and Shelter Plus Care Program.

MHDC receives approximately \$4 million in state funds annually to provide housing assistance for low-income and extremely low-income families in Missouri. All persons assisted by the MHTF must be at, or below, 50 percent of the median family income for the geographic area, adjusted for family size. Half of the funds must be used to assist persons at, or below, 25 percent of the median family income. MHTF funds may be used for homeless shelters, domestic violence shelters and transitional housing; emergency housing assistance to prevent homelessness; home repairs for low-income homeowners and rental assistance for low-income families. Annually, MHDC will issue a notification of funding availability in August of each year for non-profit organizations that provide housing or housing-related services. Applicants must demonstrate prior successful housing experience and have the capacity to complete and operate the housing or services proposed. Providers of services must have qualified and trained staff as well as successful record of providing these services.

Rental subsidies are needed for persons with disabilities in the low and very low-income categories. Accessible low-income multi-family housing at affordable rents is needed. In many rural areas, there is a shortage of quality housing. Additional housing is required for those persons who receive rent subsidy assistance. We must also preserve all project based Section 8 developments in the State.

The Governor's Committee to End Homelessness continues to consider and research new ways to increase affordable housing options for those with disabilities.

Five-Year Goal

MHDC projects that it will annually assist approximately 10 homeless shelters, 10 transitional housing programs and five domestic violence facilities; 6,000 persons with homeless prevention funds; 44 with emergency home repair; and 524 people with rental assistance with funds from the Missouri Housing Trust Fund.

Priority: Affordable Homeownership for Low and Moderate-Income Households

Problem statement

According to 2000 Census data, the homeownership rate in Missouri increased from 66.2% to 70.3% from 1990-2000. Unfortunately, Census data also indicates that 13% of all owner households or 194,205 households pay more than 30% of their gross income for housing costs. There are a total of 65,553 households or 4% of all owner households that pay more than 50% of their gross income for their housing. This is a clear indication that a demand for affordable homeownership opportunities for low and moderate-income families exists in the state.

The largest single obstacle to homeownership for a family is saving enough for a down payment on a home. Further evidence of the increasing demand for down payment assistance and low-interest mortgage financing is the oversubscription of MHDC's Mortgage Revenue Bond Program for first-time homebuyers. Funds are usually reserved within days of becoming available and waiting lists are normal.

Program Strategy

MHDC's primary program for providing affordable homeownership is the Mortgage Revenue Bond Program for first-time homebuyers. The Mortgage Revenue Bond Program provides low-interest rate financing with an optional grant for up to 3% of the mortgage for down payment or closing costs. This program is offered through a network of participating lenders throughout the state. Applicants must be first-time homebuyers, have qualifying credit, meet income restrictions as well as limits on the purchase price of the home. Any FHA, VA, USDA Rural Development or Fannie Mae qualified 30-year conventional mortgage may be used under the rules of the program. MHDC usually makes funds available about 3-4 times a year. Funds are allocated on a first-come first-served basis throughout the state.

Affordable homeownership is a high priority in our state. Therefore, MHDC will continue to provide as much homeownership assistance as possible with the funds from the American Dream Down Payment Initiative (ADDI). When available, ADDI funds will be targeted to rural homebuyers using USDA Rural Development's 502 Direct Loan Program

Five-Year Goal

MHDC expects to provide mortgage financing with optional down payment assistance for approximately 3,000 families annually purchasing their first home using the Mortgage Revenue Bond Program in Missouri. Additionally, the ADDI program should provide Down Payment assistance to 20 rural households annually.

Priority: Preservation of Affordable Housing for Low-Income Persons and Families

Problem Statement

As the affordable housing stock continues to age, more emphasis must be given to the rehabilitation and preservation of affordable housing for low-income persons and families. According to 2000 Census data, 1,234,851 or 50% of all housing structures in Missouri were built before 1970. Therefore, we can assume that much of the current affordable housing stock is also showing signs of aging and in need of substantial rehabilitation. Substandard housing is a concern for many households in the state. Census data indicates there are 32,432 housing units in Missouri that meet the Census Bureau's definition of substandard housing. However, there are most likely many additional units which have serious deficiencies in their electrical or plumbing systems; lack safe or adequate heating systems; or have other major structural deficiencies and are in need of substantial rehabilitation. Besides the reduction in housing stock, project-based rental assistance contracts providing crucial financial assistance to residents are also lost forever if multifamily structures deteriorate beyond livable conditions.

Program Strategy

MHDC is placing an emphasis on the preservation of affordable housing for low-income persons and families. MHDC will use the HOME and MHDC Rental Housing Production and Preservation Programs and federal and state low-income housing tax credits to provide financing and equity for non-profit and private developers who propose to rehabilitate and preserve older affordable rental housing developments. Additionally, the Department of Economic Development and MHDC will provide financing and tax credit for the rehabilitation of many additional units of affordable rental housing using tax-exempt bond financing and 4% non-competitive Low-Income Housing Tax Credit.

MHDC has established a HOME Repair Program for qualified non-profit agencies for the purpose of home repair, weatherization, accessibility improvements and lead abatement in owner-occupied homes. This program is available to non-profit agencies that undertake the eligible activities on behalf of low and moderate-income families in non-metropolitan statistical areas. Eligible homeowners must have incomes that do not exceed 80% of the area median income. Eligible homeowners may receive assistance in an amount not to exceed \$20,000.

Five-Year Strategy

MHDC expects to finance the rehabilitation of approximately 400 units of affordable family and senior rental housing with the HOME and MHDC Rental Production and Preservation Programs and 9% federal and state Low-Income Housing Tax Credit annually. Additionally, the Department of Economic Development and MHDC will work together to provide financing and equity for the production of additional units of affordable rental housing using tax-exempt bond financing and 4% non-competitive Low-Income Housing Tax Credit. MHDC expects to assist approximately 250 homeowners annually with the HOME Repair Program in Missouri.

Priority: Affordable Housing for the Elderly

Problem Statement:

The State of Missouri, county and city government officials, non-profit and faith-based organizations and the private sector must all begin to prepare now for a potential crisis in housing and related services for seniors in the very near future. Missouri's senior population age 65 and older is projected to increase from about 10% of the state's population in 2007 to 15% in 2010 and it may reach more than 18% by 2020. This dramatic increase in the number of seniors will undoubtedly have a profound and far-reaching impact on the supply, demand, availability and cost of housing and related services for seniors. According to American Community Survey data, there were 59,203 senior households with severe cost burdens (paying more than 50% of their income for their housing costs) in 2005. These seniors must make difficult choices between paying their housing and utility costs and other basic necessities of life such as food, medicine, health care and transportation. This is the stark reality that too many seniors must confront every day in Missouri. MHDC needs to take immediate action to provide more *accessible* and *affordable* housing for seniors as well as the necessary *integrated and coordinated social services* to help seniors successfully *age in place*.

Program Strategy:

MHDC, as the state's housing finance agency, has the ability to have a tremendous impact on the number of units of senior housing that is built in the state each year. It administers a great deal of the funding available for the new construction or rehabilitation of affordable rental housing in Missouri. MHDC administers programs such as the Federal and State Low Income Housing Tax Credit (LIHTC) Program, MHDC Fund Balance and HOME Rental Housing Production Programs; Affordable Housing Assistance Tax Credit Program, Home Repair Opportunity (HeRO) Program and the Missouri Housing Trust Fund (MHTF) Program. A recent review by MHDC showed that about one-third of the entire affordable rental housing developments financed or assisted by MHDC with its primary rental housing production programs in recent years was designated as housing for senior citizens aged 55 or older.

Additionally, MHDC has emphasized to developers and builders the need to utilize Universal Design standards as part of its ongoing rental production programs. Single-family homes and duplexes built as part of MHDC programs must be designed according to Universal Design concepts.

Five-Year Strategy

MHDC expects to finance the new construction and rehabilitation of approximately 500 units of affordable senior rental housing with the HOME and MHDC Rental Production and Preservation Programs and 9% federal and state Low-Income Housing Tax Credit annually. Additionally, the Department of Economic Development and MHDC will provide financing and equity for the production of additional units of affordable senior rental housing using tax-exempt bond financing and 4% non-competitive Low-Income Housing Tax Credit.

Table 1--Housing, Homeless and Special Needs (Required)

Housing Needs

Household Type	Elderly Renter	Small Renter	Large Renter	Other Renter	Total Renter	Owner	Total
0 –30% of MFI	50,815	51,306	12,969	42,281	157,371	107,774	265,145
% Any housing problem							
% Cost burden > 30	30,977	41,558	10,246	31,711	114,880	68,975	182,950
% Cost Burden > 50	18,293	3,335	7,911	26,637	86,554	40,954	127,270
31 - 50% of MFI	36,329	37,646	9,608	33,321	116,904	134,622	134,622
% Any housing problem							
% Cost burden > 30	19,618	24,470	5,477	24,324	74,819	45,771	45,771
% Cost Burden > 50	6,176	5,270	865	6,664	18,705	16,155	16,155
51 - 80% of MFI	25,154	58,829	13,268	52,111	149,362	235,639	127,601
% Any housing problem							
%Cost burden > 30	9,055	13,531	2,123	15,112	40,328	49,484	15,312
%Cost Burden > 50	1,509	588	0	521	0	9,426	2,552

Homeless Continuum of Care: Housing Gap Analysis Chart

	Current Inventory	Under Development	Unmet Need/ Gap
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Individuals

Example	Emergency Shelter	100	40	26
Beds	Emergency Shelter	445	0	0
	Transitional Housing	208	0	0
	Permanent Supportive Housing	138	42	>500
	Total	791	42	>500
Chronically Homeless		52	0	131

Persons in Families With Children

Beds	Emergency Shelter	941	0	0
	Transitional Housing	110	0	300
	Permanent Supportive Housing	915	30	>500
	Total	1,966	30	>800

Continuum of Care: Homeless Population and Subpopulations Chart

Part 1: Homeless Population	Sheltered		Unsheltered * - information invalid	Total
	Emergency	Transitional		
Number of Families with Children (Family Households)	118	57	68	241
1. Number of Persons in Families with Children	338	164	144	646
2. Number of Single Individuals and Persons in Households without Children	380	168	202	750
(Add lines Numbered 1 & 2 Total Persons)	718	332	346	1,396
Part 2: Homeless Subpopulations	Sheltered		Unsheltered	Total
a. Chronically Homeless	136		99	235
b. Seriously Mentally Ill	400		*	400
c. Chronic Substance Abuse	320		*	320
d. Veterans	58		*	58
e. Persons with HIV/AIDS	30		*	30
f. Victims of Domestic Violence	239		*	239
g. Unaccompanied Youth (Under 18)	8		*	8

Table 1 -- Housing, Homeless and Special Needs

Special Needs (Non-Homeless) Subpopulations	Unmet Need
1. Elderly	N/A
2. Frail Elderly	N/A
3. Severe Mental Illness	N/A
4. Developmentally Disabled	N/A
5. Physically Disabled	N/A
6. Persons w/Alcohol/Other Drug Addictions	N/A
7. Persons w/HIV/AIDS	N/A
8. Victims of Domestic Violence	N/A
9. Other	N/A

Table 2A - State Priority Housing/Special Needs/Investment Plan Table

PART 1. PRIORITY HOUSING NEEDS		Priority Level Indicate High, Medium, Low, checkmark, Yes, No	
Renter	Small Related	0-30%	HIGH
		31-50%	HIGH
		51-80%	HIGH
	Large Related	0-30%	HIGH
		31-50%	HIGH
		51-80%	HIGH
	Elderly	0-30%	HIGH
		31-50%	HIGH
		51-80%	HIGH
	All Other	0-30%	HIGH
		31-50%	HIGH
		51-80%	HIGH
Owner	0-30%	LOW	
	31-50%	LOW	
	51-80%	LOW	
PART 2. PRIORITY SPECIAL NEEDS		Priority Level Indicate High, Medium, Low, checkmark, Yes, No	

Elderly **HIGH**

Frail Elderly **YES**

Severe Mental Illness **YES**

Developmentally Disabled **YES**

Physically Disabled **HIGH**

Persons w/ Alcohol/Other Drug Addictions	YES
--	------------

Persons w/HIV/AIDS	YES
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Victims of Domestic Violence	YES
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Other **YES**

The McKinney-Vento Homeless Assistance Funds

Missouri Housing Development Commission

The Stewart B. McKinney Homeless Assistance Act, Pub. L. No. 100-77, 101 Stat. 484, was the first -- and remains the only -- comprehensive federal legislative response to homelessness. President Ronald Reagan signed it into law on July 22, 1987. This marked the federal government's recognition that homelessness is a national problem requiring a federal response.

The Act originally consisted of fifteen new programs providing a range of services to homeless individuals, including emergency shelter, transitional housing, job training, primary health care, education, and permanent housing. In addition, it amended existing programs to include, improve, or expedite access for homeless individuals. As comprehensive legislation, the McKinney Homeless Assistance Act established or affected programs within eight different federal agencies. It included nine titles detailing the specifics of the programs.

Title I provided the following definition of homelessness: (1) an individual who lacks a fixed, regular, and adequate nighttime residence; and (2) an individual who has a primary nighttime residence that is -- (A) a supervised publicly or privately operated shelter designed to provide temporary living accommodations (including welfare hotels, congregate shelters, and transitional housing for the mentally ill); (B) an institution that provides a temporary residence for individuals intended to be institutionalized; or (C) a public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings.

Title IV authorized emergency shelter and transitional housing programs administered by the Department of Housing and Urban Development (HUD), including the Emergency Shelter Grant program, the Supportive Housing Demonstration Program, Supplemental Assistance for Facilities to Assist the Homeless, and Section 8 Single Room Occupancy Moderate Rehabilitation.

In 1994, HUD instituted the Continuum of Care process as the mechanism for obtaining Supportive Housing, Shelter Plus Care, and Single Room Occupancy Mod Rehab dollars. Missouri Housing Development Commission facilitates the process for the Balance of State Continuum of Care. The Balance of State Continuum of Care does NOT include:

- Greene-Webster-Christian Counties Continuum of Care,
- Jasper-Newton Counties Continuum of Care,
- Kansas City Metro Region Continuum of Care (Jackson County),
- St. Charles County Continuum of Care (St. Charles, Lincoln and Warren counties),
- St. Joseph Region Continuum of Care (Buchanan County),
- St. Louis City Continuum of Care, and
- St. Louis County Continuum of Care.

Ten Regional Housing meetings are held quarterly around the state in the following regions:

- Northwest Region (Atchison, Nodaway, Worth, Harrison, Mercer, Grundy, Daviess, Livingston, Carroll, Ray, Clay, Caldwell, Clinton, DeKalb, Andrew, Holt, and Platte counties),
- North Central Region (Putnam, Schuyler, Scotland, Clark, Sullivan, Adair, Knox, Linn, Macon, Chariton and Randolph counties),
- Northeast Region (Lewis, Shelby, Marion, Monroe, Ralls and Pike counties),
- West Central Region (Lafayette, Saline, Cass, Johnson, Pettis, Bates, Henry, Benton and St. Clair counties),
- Central Region (Howard, Boone, Audrain, Callaway, Montgomery, Cooper, Moniteau, Cole, Osage, Gasconade, Morgan, Miller, Maries, Camden, Pulaski and Phelps counties),
- East Central Region (Franklin, Jefferson, Crawford, Washington, St. Francois, Ste Genevieve, Perry, Iron, Madison, Bollinger and Cape Girardeau counties).
- Bootheel Region (Stoddard, Scott, Mississippi, New Madrid, Pemiscot and Dunklin counties),
- Southeast Region (Reynolds, Carter, Ripley, Wayne and Butler counties),
- South Central Region (Laclede, Wright, Douglas, Texas, Dent, Shannon, Ozark, Howell and Oregon counties), and
- Southwest Region (Vernon, Cedar, Hickory, Polk, Dallas, Barton, Dade, Lawrence, McDonald, Barry, Stone and Taney counties).

The Governor's Committee to End Homelessness is the entity that reviews and prioritizes the applications submitted each year under the Balance of State Continuum of Care. This committee is comprised of two members of the General Assembly, one from each political party, and at least one representative from each of the following state agencies: Department of Elementary and Secondary Education, Department of Corrections, Department of Mental Health, Department of Health and Senior Services, Department of Economic Development, Division of Youth Services, Division of Workforce Development, Missouri Housing Development Commission and Department of Social Services.

Each county in the Balance of State Continuum of Care receives a pro-rata share of HUD funding and contributes this to one general fund for the Balance of State. Boone County joined the Missouri Balance of State Continuum in November 2006 with Clay, Ray and Platte counties joined in October 2007 which helped increase monies available each year from \$2.5 million to \$3 million. Unlike the other funding sources mentioned in the Action Plan, Continuum of Care McKinney-Vento funds are not block granted to the state but are awarded through a competitive funding process. In the last five years, 28 projects have been funded. In the 2007 Balance of State Continuum, four new permanent housing proposals were submitted to HUD for approval. Each year the request for funding on renewals requires a larger percentage of the funding available. In 2007, there were 10 renewals: five were permanent housing, two transitional housing, and two that were for support services only. In addition, eight were Shelter Plus Care which is funded as a set aside through federal legislation.

The Regional Housing meetings are the forum currently utilized to gather the data necessary to complete the Balance of State Continuum of Care document. It is also the forum used to educate

and train service providers and not for profit agencies regarding this funding source. In addition, this group helps with the Point-In-Time Count required by HUD, a count of the unsheltered homeless individuals in Missouri on one given night in order to justify a need for services. At the same time, Missouri Association for Social Welfare conducts a sheltered Point-In-Time Count throughout the Balance of State.

In non-metropolitan areas, obtaining a safe, decent affordable home is difficult. 1.5 million rural homes nationally are considered substandard and, overall, rural areas account for 9 percent of all homeless people in the United States.

- Many areas of the state have a serious shortage of units that meet HUD Housing Quality Standards (HQS), which outlines the performance and acceptability requirements for those units of housing.
- The majority of the state lacks units that are available to homeless people.
- Many areas of the state lack affordable units.
- Many people with disabilities and most Department of Mental Health consumers are in the extremely low-income bracket and require additional subsidy in order to access low-income housing.
- Wait lists for Section 8 vouchers are lengthy. While consumers are on the wait list for Section 8, they are highly likely to be living in substandard or inappropriate housing.
- Many homeless shelters are not accessible for those with disabilities.
- There is no statewide database to accurately document the number of homeless individuals in the state.

According to the 2007 Missouri Point in Time Count, 1,396 persons in the Balance of State per year are homeless. The number of persons who meet the HUD definition of homeless is 1,050 sheltered and 346 unsheltered persons in a year's time. There are 235 people experiencing chronic homelessness, which HUD defines as an unaccompanied homeless individual with a disabling condition who has either continuously been homeless for a year or more OR has had at least four (4) episodes of homelessness in the past three (3) years. To be considered chronically homeless, persons must have been sleeping in a place not meant for human habitation (e.g., living on the streets) and/or in emergency shelter during that time.

Sheltered Point-In-Time Count data from 2007 shows 29% of those experiencing homelessness in a shelter have a severe mental illness and 23% are addicted to drugs and/or alcohol. Two percent are people with HIV/AIDS, 17% are survivors of domestic violence, and 4% are Veterans. Homeless youth account for .5% of the homeless population. The data on the number of these persons actually receiving services is unknown. (see the Homeless Needs Assessment section of this plan for more data regarding homelessness in Missouri).

For the person who is homeless and disabled, multiple barriers exist to accessing various mental health services, alcohol and drug treatment, health, housing, and other social services. There are often gaps in services, as many communities/agencies/organizations do not collaborate to provide a seamless web of health and human services. In rural areas, this problem increases for every person because there are often fewer resources available. This creates an even more difficult situation for those with disabilities. In order to reduce homelessness among people with

mental illness, disabilities, and those struggling with substance abuse, several essential services must be provided to help them access the service system more efficiently. Those services include outreach, engagement, and intensive case management/service coordination activities.

Rental subsidies are needed for persons with disabilities in the low and very low-income categories. Accessible low-income multi-family housing at affordable rents is needed. In many rural areas, there is a shortage of quality housing. Additional housing is required for those persons who receive rent subsidy assistance. We must also preserve all project based Section 8 developments in the State.

Nationwide, about two-thirds of all people with disabilities are unemployed. Studies have shown that many of these people can and want to work however many obstacles exist. Governor's Committee to End Homelessness is working to identify and analyze policies that foster or impede the participation of people with disabilities in rehabilitation or employment programs. Transportation is another serious obstacle to securing housing and/or employment and is a particularly vital need in the non-metropolitan, rural areas of the State.

Recommendations for consideration in developing a plan for increasing affordable housing options for those with disabilities include the suggestions listed below. Prior to implementation, however, appropriate research must be accomplished in order to determine feasibility.

- **Develop and implement housing rehabilitation activities to assist consumers in maintaining their home.**
 - Work with area businesses to receive donated services or have grant money as a set-aside specifically designated to help with the basics (heat/air, paint, water heater, etc.)
 - Create a maintenance helpline for people to call to get assistance
 - Keep a record of the most common problems creating a need for assistance, then have classes to teach residents in affordable housing areas these skills
 - Create a list ranking the emergencies of greater urgency in order to know who to help (or first come first serve basis)
 - Promote preventative maintenance programs to decrease people moving out of these areas, and to lessen the number of abandoned/condemned homes in area
 - Start with a package for all new move-ins that includes basic needs for maintenance (plunger, screwdriver, hammer, light bulbs, duck tape, fire extinguisher, nails/screws, etc)
 - Have a monthly class that teaches basic maintenance in neighborhoods with affordable housing
 - Develop a statewide preservation database
 - Develop a newsletter showing new ideas and successful preservation ideas to residents and service providers
 - Promote improving whole neighborhoods at a time as a way to give residents something to be proud of and an increased likelihood of maintaining their houses
- **Increase the number of units that can be considered affordable housing**

- Consider purchasing large groups of buildings and contracting to get them renovated (create housing and employment)
- Collaborate with the HOME program
- Promote the use of donated materials or affordable materials
- Solicit residents to assist in building their own homes (this could increase pride and help later with maintaining the home)
- Educate developers on the benefits of making affordable housing
- Focus on renovation projects instead of brand new housing
- Increase Missouri Housing Trust Fund resources to fund supportive housing
- Work with other state agencies to learn about state-owned land that might be available for use for affordable housing
- Consider mixed income housing
- **Promote affordable housing as an asset for a healthy, economic viable community**
 - Educate public that families who spend less on housing will spend more money in the community on food and other necessities.
 - Use money to help rebuild dilapidated neighborhoods; show that affordable housing is better than abandoned houses
 - Encourage more energy efficient affordable housing as it can save the community as well as the resident money and resources
 - Research how much less homeless individuals contribute to the economy than if they live in a home and how home building has traditionally lead the nation out of recession.
 - Educate about building green affordable housing as an environmentally-sound activity
 - With only new housing in new areas, it is harder for the older neighborhoods to ever revive themselves, if new houses are built in older areas it helps with the pride that people feel in their neighborhood
 - Encourage building affordable housing in communities with job opportunities near housing
- **Increase awareness of Americans with Disabilities Act laws and discrimination laws through education**
 - Work toward stricter enforcement of ADA standards
 - Create trainings for architects/contractors
 - Consider requiring apartments to make ADA accessible units on first floor as a minimum
 - Since Fair Housing states that apartments must be modified (within reason) for those with disabilities, inform residents with disabilities of their rights through a public communication campaign
 - Send Fair Housing reminders to management companies providing housing and consider having apartments/businesses/developers/management companies take ADA compliance quizzes to see how well they are following guidelines

- **Increase utilization of Continuum of Care monies for permanent, supportive housing**
 - Consider a set-aside to be spent on permanent housing
 - Encourage renovation of existing housing that could be developed into permanent housing
 - Educate people on the need/benefit of creating more permanent housing through rehabilitation
 - Strengthen the relationship between service organizations and housing
- **Increase access to mainstream services for those experiencing homelessness**
 - Increase outreach and education; send speakers to shelters and create pocket sized waterproof resource guides providing information on resources, their operating hours and their locations.
 - Consider a shuttle system from shelters to homeless resources or even one that will pick up people on the streets and transport them to shelters
 - Educate state institutions about helping clients get housing upon exit of their program
 - Create more re-entry programs and enforce the execution of Home Plans
 - Get government involved to ensure services are available
 - Create more accessible transportation options
- **Coordinate with Public Housing Agencies to assure that they apply for all rental assistance vouchers designated for people with disabilities**
 - Send mailings to agencies stating all vouchers available and details about how to apply
 - Have trainings educating agencies about vouchers and how to obtain them
- **Implement State Action Plan to end homelessness in Missouri**
 - Look for opportunities to create more employment and housing
 - Work together with agencies to increase awareness and improve cooperation
 - Connect institutions to available housing resources so that they can send their clients straight to housing resources
 - Work on services that allow those who were previously homeless access to continuing services once they are placed in a home
 - Obtain more funding for Housing Authorities to enable them to create more affordable housing in their area
 - Implement statewide database that allows collaboration between all Continua in Missouri to better identify need and increase resources to meet that need
- **Implement State Action Plan to end chronic homelessness**
 - Create more housing for those with mental illnesses, drug and alcohol issues, and disabilities
 - Focus more on supportive housing
 - Offer more rehabilitative services in shelters, not just emergency services but supportive services as well
 - Consider halfway homes for homeless individuals to help them prepare to live alone and maintain a house, budget, etc.

Overview of the Supportive Housing Program: Program Components

The SHP program provides funding to supportive housing and/or supportive services. Applicants may propose projects under the following components:

Transitional Housing

Transitional housing is one type of supportive housing used to facilitate the movement of homeless individuals and families to permanent housing. It is housing in which homeless persons live for up to 24 months and receive supportive services that enable them to live more independently. The supportive services may be provided by the organization managing the housing or coordinated by them and provided by other public or private agencies. Transitional housing can be provided in one structure or several structures, at one site or in multiple structures at scattered sites.

Permanent Housing

Permanent housing for homeless persons with disabilities is another type of supportive housing that provides long-term community-based housing and supportive services for homeless persons with disabilities. The intent of this type of supportive housing is to enable this special needs population to live as independently as possible in a permanent setting. The supportive services may be provided by the organization managing the housing or coordinated by the applicant and provided by other public or private service agencies.

Safe Havens

A safe haven is a form of supportive housing in which a structure or a clearly identifiable portion of a structure: (1) serves hard-to-reach homeless persons with severe mental illnesses who are on the streets and have been unable or unwilling to participate in supportive services; (2) provides 24-hour residence for an unspecified duration; (3) provides private or semi-private accommodations; (4) may provide for the common use of kitchen facilities, dining rooms, and bathrooms; and (5) limits overnight occupancy to no more than 25 persons. A safe haven may also provide supportive services on a drop-in basis to eligible persons who are not residents.

Supportive Services Only

In the supportive services only (SSO) component, projects address the service needs of homeless persons. Projects are classified as this component only if the project sponsor is not also providing housing to the same persons receiving the services. Eligible activities for SSO projects are acquisition, rehabilitation, leasing, and, of course, supportive services. (Applicants cannot request funds for new construction or operations.) SSO projects may have a structure or structures at a central site or multiple structures at scattered sites where services are delivered. Projects may also be operated independent of structures, e.g., street outreach or mobile vans for health care.

Innovative Supportive Housing

The innovative supportive housing component of SHP enables the applicant to design a program that is outside the scope of the other components. Projects under this component must be innovative as determined by HUD or they will be rejected. In particular, a proposed innovative project must demonstrate that it represents a distinctively different approach when viewed within its geographic area, is a sensible model for others, and can be replicated elsewhere. An applicant should not propose a project under this component unless a compelling case is made that these criteria can be met.

Shelter Plus Care Program (S+C)

The Shelter Plus Care Program provides rental assistance for hard-to-serve homeless persons with disabilities in connection with supportive services funded from sources outside the program.

Shelter Plus Care (S+C) is a program designed to provide housing and supportive services on a long-term basis for homeless persons with disabilities, (primarily those with serious mental illness, chronic problems with alcohol and/or drugs, and acquired immunodeficiency syndrome (AIDS) or related diseases) and their families who are living in places not intended for human habitation (e.g., streets) or in emergency shelters. The program allows for a variety of housing choices, and a range of supportive services funded by other sources, in response to the needs of the hard-to-reach homeless population with disabilities.

Program grants are used for the provision of rental assistance payments through four components:

- Tenant-based Rental Assistance (TRA);
- Sponsor-based Rental Assistance (SRA);
- Project-based Rental Assistance with (PRAW) or without rehabilitation (PRA); and
- Section 8 Moderate Rehabilitation Program for Single Room Occupancy (SRO) Dwellings.

The supportive services may be funded by other Federal, State, or local sources, as well as private sources.

Non-housing Community Development Plan 91.315(f)

Following are the general priorities for allocating the investment of public funds geographically within the state and among priority needs. The State does not target specific geographical locations for project funding. As the state administers all Consolidated Plan programs for the nonentitlement areas of Missouri, project need is the primary basis for funding rather than geographical distribution.

There exist two non-housing priority areas in the state of Missouri. They are infrastructure (including water and wastewater, transportation, downtown redevelopment, community facilities, and ADA related needs) and economic development (including access to capital, equipment, location and workers). Among these non-housing categories, the state considers applications from all eligible communities in the non-entitlement areas of the state. Applications categories may have specific priority outcomes but all share the same set of common elements:

- Documented need (real vs. perceived)
- Community-based planning
- Local responsibility (willingness to help yourself and play a role in the investment)
- Long term sustainability
- Organizational capacity
- Regional solutions
- High impact (multiple beneficiaries, multi-purpose activities)
- Definitive goals
- Measurable results
- Regulatory and/or statutory compliance

Documented Need

What is the need in the community?

Is the need backed by facts?

Is it more than a perceived issue?

Can the need be addressed in the terms of a specific program or project?

Community Based Planning

Has the community involved a cross-section of its citizens in assessing the needs and assets of the community?

Is there an implementation plan for meeting the needs of the community over one, three, or more years?

Does the community have a vision for what it wants to become?

What are the community's priorities and how does this project fit into those priorities?

Local Responsibility

Is the community vested in the project?

What is the community's ability to share in the cost of the project?

Are there unrestricted funds the community has access to?

What skills or professional activities can the community provide at no cost to the project?

Long Term Sustainability

Can the community afford to maintain the project after it is completed and state funds are exhausted?

Has the community thought about additional revenues, contracts, activities pertaining to the project?

Is there sufficient funding, qualified expertise, or partnerships developed to run the project?

Organizational Capacity

How long has the organization been in operation?

Is the organization capable of undertaking the project?

Have they had experience in this type of activity?

Who is the key person in charge of the project? What is his/her expertise?

What is the board makeup, and are they aware of and in support of the project?

Is the board itself sustainable?

Are they fiscally responsible?

Regional Solutions

Are there other alternatives to the solutions presented?

Will it be less expensive or better maintained if others in the area are involved?

Have there been discussions with other communities in the area to determine mutually successful projects?

High Impact

How many people and communities will be impacted by the project?

How many different activities will the project offer?

What are the spin-off possibilities for this project?

How many partners are involved?

Definitive Goals

Are the goals clear and concise?

Does everyone involved share the same understanding of the goals?

Are the goals clear enough to result in a measurable outcome?

Measurable Results

What will be the result of this investment?

What is the quality of the service or project not just the quantity of activities?

Will the result be a reduction of.... An increase to.....?

Is what is being measured relative to the desired outcome and the definitive goals set?

Regulatory & Statutory Compliance

Is what is being asked for allowable by the law or regulation?

Does it meet all the minimum requirements set forth for consideration?

Is the application accurate and complete?

Prioritization of projects within each application category for CDBG funding:

Priorities for the Department of Economic Development are those projects that will have direct and definable impact on state and or/local revenues, jobs (creation/retention/training), and private investment, and that facilitate economic growth of Missouri communities. Within these Department-wide priorities, following are specific program priorities for each CDBG funding category.

Water and Wastewater: Projects that achieve a responsible level of local participation by pursuing their debt capacity; projects that have initiated a responsible rate structure and that provide adequately for operation and maintenance, employee overhead debt service, reserve and emergency funding; projects that represent a solid history of operation and maintenance; projects that can indicate that the use of CDBG funds will provide rate affordability; and projects that meet threats to health and safety.

Community Facilities: Projects that provide education, health related or job training related activities to an established area of beneficiaries; projects that accomplish more than one service from the same facility; projects that indicate a stable financial future and sustainable operation; and projects that have analyzed a regional solution to their need.

Downtown Revitalization: Projects that facilitate the revitalization and/or redevelopment of central business districts, including infrastructure improvements, business opportunity enhancement and elimination of blighted properties and conditions. Projects that leverage private investment in the central business district, and use CDBG funding to spur further redevelopment.

Economic Development: Projects that provide access to capital, equipment, location, infrastructure, and subsequently offer jobs to persons of low and moderate income; projects that pay above county average in wage; and projects that add to community viability and sustainability.

Other Public Needs: Projects that provide public improvements that eliminate damage or unsafe conditions; projects that enhance transportation; projects that maximize and leverage other available funding; projects that will increase the value of the homes included in the project area; projects that are well designed, managed and financed for future operation and use.

Obstacles to meeting underserved needs:

The primary obstacles to meeting underserved needs include:

- the correlation between the intensity of the need and the capacity of the community to adequately evaluate, plan and access funding to address the need;
- the numbers of local governments under 1000 in population (affecting economies of scale) eliminates some traditional local funding opportunities;
- the lack of rural public transportation limits the possibilities of receiving regional services;
- the increase in costs for water wastewater infrastructure repair, replacement, and new expansion limits the funds available statewide to address the needs;
- the disproportionate number of elderly and low-income in small communities limits the ability to access local dollars to resolve needs;
- the need for and difficulty involved in leveraging several sources of funds necessary to adequately address the problem;
- the difficulty in assuring long-term sustainability and the resources necessary to achieve it.

Selected Missouri Infrastructure Needs:

- Wastewater Needs

Secondary Wastewater Treatment	\$1,010,259,000
Advanced Wastewater Treatment	\$13,474,000
Inflow/Infiltration Correction	\$1,245,509,000
Rehabilitation of Sewers	\$414,366,000
Collection	\$179,778,000
Interceptors	\$518,501,000
Combined Sewer Overflow	\$1,459,126,000
Nonpoint Source	\$1,702,213,000

Total Wastewater Needs	\$6,453,126,000
(source: EPA)	

- Water Needs

Transmission/distribution	\$4,625,500,000
Treatment	\$686,900,000
Storage	\$463,900,000
Source	\$171,700,000

Other	\$10,300,000
Total Water	\$5,958,200,000
(source: EPA, Drinking Water Infrastructure Needs, June 2005)	
• Transportation Infrastructure Needs	
Highway/Bridge	\$5,060,000,000
Other transportation	\$760,000,000
City/County transportation	\$700,000,000
Total Transportation	\$6,520,000,000
(source: Missouri Department of Transportation – Statewide Transportation Improvement Program 2007-2012)	

Economic Development Strategy

There are 4 desired outcomes that directly address economic opportunity, around which specific strategies have been identified and implemented:

1. increase the number of quality, family supporting jobs
2. increase the number of successful Missouri entrepreneurs
3. facilitate economic growth of our communities
4. increase the amount of private investment

Increase the number of quality, family supporting jobs -

Three major strategies exist for increasing the number of quality, family supporting jobs and increasing the amount of private investment in the state. The first strategy is to create a business friendly environment. The action steps attached to that strategy includes several pieces of legislation that will directly impact the ability of businesses to perform well in the state. The action steps include legislation that eliminates barriers and provides incentives designed to accomplish the desired outcomes. Examples of legislation designed to eliminate barriers include: tort reform; workers compensation reform; and small business regulatory fairness; as well as proposed tax reform. An example of legislation designed to incent our desired outcomes includes Governor Matt Blunt's "Missouri Quality Jobs Program"; a program that allows the company to keep a portion of their withholding taxes for jobs created that pay in excess of a prescribed wage, pay a prescribed percentage of health benefits, and are retained for a prescribed period of time.

The second strategy is to position the state in a manner to effectively engage in the business of economic development. Missouri state government and its many partners can facilitate the opportunities for existing business expansion, new business attraction, and business retention. This strategy emphasizes the power of recognition, relationships, and pressing our advantages. The degree to which we effectively refine that facilitator role is

the degree to which we will accomplish our desired outcomes. The action steps attached to the strategy include:

1. The creation of the *Missouri Partnership*, a private non-profit supported by the private sector business community which operates for purpose of business recruitment and marketing. The Missouri Partnership Executive Director and the staff of professional business recruiters will facilitate business attraction to the state more effectively and efficiently than maintaining that role in state government.
2. The creation of the *Promote Missouri Fund*, a fund generated by collecting a fee on the issuances of the state's tax credit programs. The Promote Missouri fund will allow for an effective direct marketing campaign to support the efforts of the Missouri Partnership. The marketing efforts will increase 10-fold (from \$200,000 to \$2M) to reach our targeted business audience both domestically and internationally.
3. The creation of *Industry Councils* made of 10-12 CEO's from each of 8 defined industries where Missouri shows a competitive advantage. The CEO's will actively participate (via a professional planner) in the creation of strategic plans intended to direct growth in each the respective industry sectors. The document will serve as the work plan for Industry Specialists. (The 8 industries are: Agri-business, Energy, Transportation/Logistics, Homeland Security-Defense, Automotive, Information Technology, Life Sciences, and Financial Services.)
4. The hiring of *Industry Specialists* (one for each sector) tasked with accomplishing the work plan derived from the *Industry Councils*. *Industry Specialists* are, by definition, experienced private sector candidates with a proven knowledge base and a proven industry network.

In addition to the field of Missouri Partnership professional business recruiters and the Department of Economic Development Industry Specialists, Regional Project Managers are also employed to facilitate existing business expansion, business retention, and community development. The three groups are designed to work using a "pursuit team" approach playing both the lead and supportive role to fit the circumstance. The effort is also supported by a marketing team, a research team, a finance team, and a compliance team.

Applied research is an underlying foundation to the growth of the industry sectors. It is an extremely important tool to complement the knowledge base of the Industry Councils and Industry Specialists especially when forming a strategy for industry growth. The Missouri Economic Research and Information Center (MERIC) has identified 13 regional economies in Missouri. There is recognition that industry growth in different regional economies will have different economic impacts. The action step involves an evaluation the current industry mix within a region; identification of which industries generate the greatest economic impact; an evaluation of the site selection criteria; a gauge of a

region's capacity to attract certain industries; and direct assistance in developing short-term and longer-term economic development strategies.

The third strategy includes training our existing workforce and educating our workforce of the future. In 2006, the division provided employment training services to 205,135 active job seekers, of which 121,139, or 63 percent found employment. Over 168,000 Missourians received staff assisted service from Missouri Career Centers located throughout the state. The GreatHires.org job search tool, with its many new enhancements, is a gateway for many Missourians to the workforce system. The Division's targeted workforce programs provided employment services to 8,553 Veterans, 7,845 disadvantaged adults, 6,288 dislocated workers and 5,796 young Missourians. They also served 36,501 Temporary Assistance for Needy Families (TANF) Missourians and helped 9,840 food stamp customers find employment. The outcomes for services to Missouri businesses were equally strong. The Missouri Jobs Development Fund provided training for 19,066 workers in new and existing jobs at an average wage of \$18.99 per hour and the Community College New Jobs Training program provided assistance to 2,255 jobs at an average wage of \$15.77 per hour.

Increase the number of successful Missouri entrepreneurs

Two major strategies fall under the outcome of increasing the number of successful Missouri entrepreneurs. The first involves linking the path from research to commercialization. Action steps include the creation of a Vice President of Economic Development at our flagship University; supporting significant capital improvements (research facilities) at our major universities and colleges; eliminating onerous patent restrictions attached to University research; connecting the Universities with Innovation Centers and Incubators; and assuring access to capital at the different stages of the product development (early seed, venture capital, etc).

The second major strategy involves the connectivity of the existing, but separate, service providers involved in small business start-up and small business growth. Action steps include structuring relationships legislatively and financially between such entities and small business development centers, university extension, the Missouri Enterprise Program, the Innovation Centers, and the Research Alliance of Missouri. The umbrella entity for the coordinating service providers is the Missouri Technology Corporation.

Facilitate economic growth of our communities

The growth of Missouri's communities is an outcome facilitated primarily through a variety of financial assistance tools that are designed to assist local government, private developers, and non profit organizations. These include prominent tools for infrastructure development; historic preservation (state historic tax credit) and Brownfield remediation financing. One of the nation's oldest contribution tax credit programs continues to support Missouri non profits with community development activities (Neighborhood Assistance Program). One main strategy used to facilitate community growth has been through State support of local redevelopment activities. An example of an action step involves another initiative created by Governor Matt Blunt the Downtown Revitalization Economic Assistance for Missouri (DREAM) which involves

the efforts of the Missouri Department of Economic Development, the Missouri Development Finance Board, and the Missouri Housing Development Commission. The agencies assist designated communities with a comprehensive revitalization effort that involves planning, technical assistance and financing.

Increase the amount of private investment

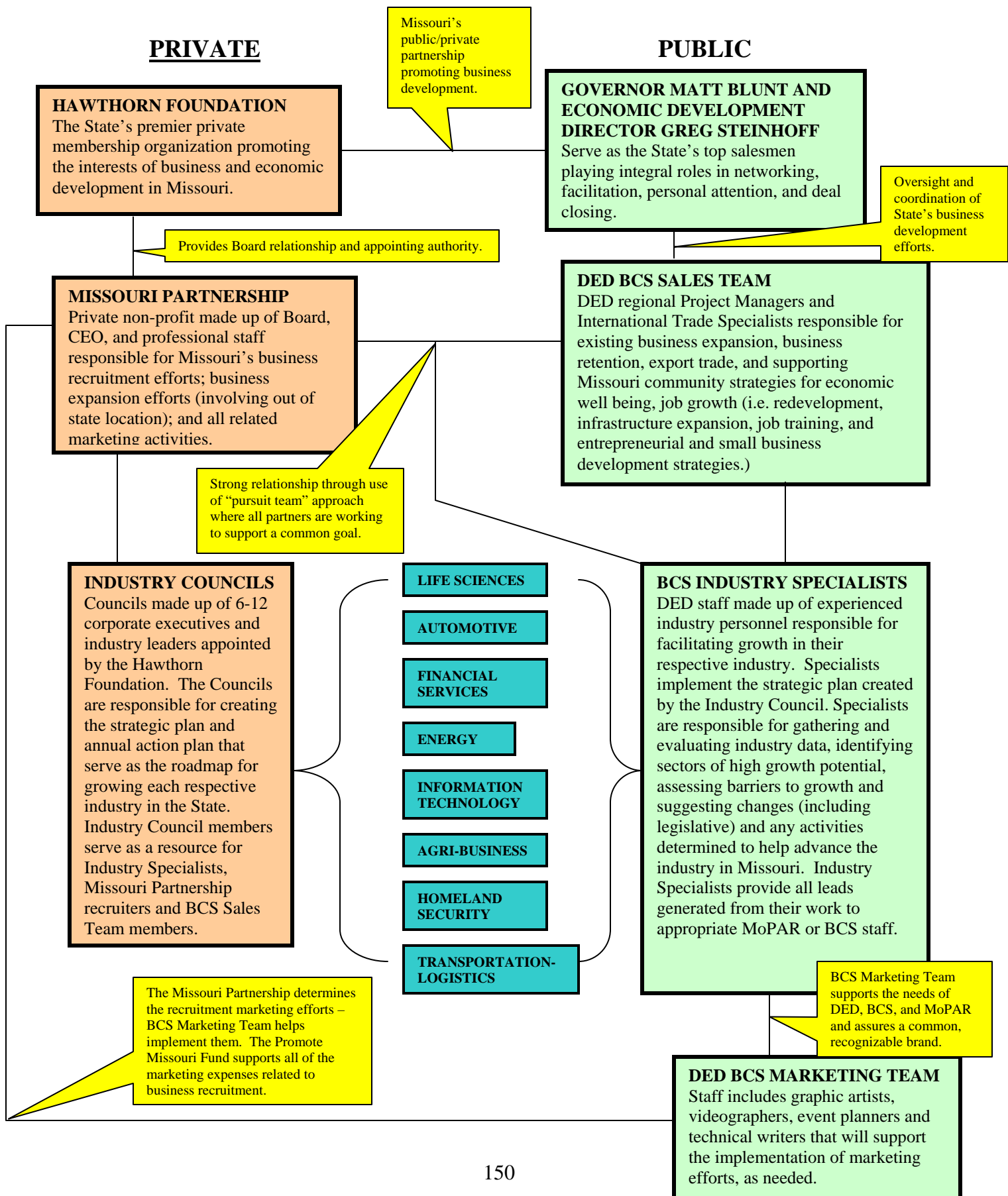
The outcome of increasing the amount of private investment is included since private investment has the biggest impact on the local (and state) economy. The strategy to accomplish an increase involves the use of economic development public subsidies in a manner that best:

- ❑ Creates project financial feasibility where the private market alone would not otherwise invest;
- ❑ Eliminates barriers to private investment (e.g. Brownfield)
- ❑ Incentivizes private investment
- ❑ Measures return of private investment and provides standards to assure reasonableness
- ❑ Achieves efficiency (ease of use); effectiveness (accomplishes desired result); and fairness (allows access to the tool).

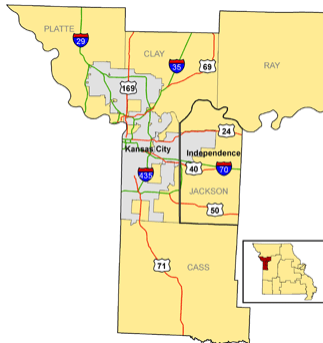
Action steps include commissioning a Task Force to complete an Incentives Review of all Missouri economic development finance programs (approx 60); recommend any improvements to the tools or the elimination of the same to the legislature; measuring the success of each program and the economic impact; and assuring compliant use of each of the programs by the local government, developers and non profits.

MISSOURI BUSINESS DEVELOPMENT STRATEGY

(1) Create quality, family supporting jobs (2) Increase private investment



KANSAS CITY REGION
18.4% of Missouri's Population



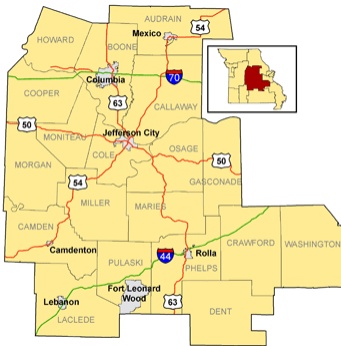
The KC region is composed of four counties, and contains Missouri's second largest metro area. The region is home to barbecue, the Negro Leagues Museum, baseball's Royals and football's Chiefs. Top industries include retail trade, construction, professional and technical services, food services and commercial printing such as Hallmark.

Measure	Kansas City	State Average	Regional Rank
Unemployment Rate – July '07	5.1%	5%	5
Per Capita Income - 2005	\$33,236	\$31,231	2
Per Capita Taxable Sales – 1Q '07	\$3,308	\$3,045	2

Quarterly Census of Employment and Wages
Top 10 High Growth Industries
(3-digit sub-sector)
1st Quarter 2007

Industry	Number of Firms	Average Employment	Total Wages	Average Weekly Wage	Percentage Growth from Prior Year
519 - Other Information Services	18	433	\$7,091,142	\$1,261	71.2%
712 - Museums, Parks and Historical Sites	10	748	\$5,472,048	\$562	37.5%
211 - Oil and gas extraction	4	5	\$104,023	\$1,600	25%
331 - Primary metal manufacturing	15	438	\$5,131,231	\$900	20%
525 - Funds, Trusts & Other Financial Vehicles	20	925	\$22,557,672	\$1,877	12%
333 - Machinery manufacturing	102	2,736	\$33,107,807	\$931	12.5%
561 - Administrative and Support Services	1,383	25,407	\$165,177,108	\$500	8.6%
711 - Performing Arts and Spectator Sports	106	1,729	\$55,892,423	\$2,487	8.5%
443 - Electronics and Appliance Stores	127	1,806	\$10,874,591	\$463	7.6%
424 - Merchant Wholesalers, Nondurable Goods	351	7,414	\$107,200,374	\$1,112	7.4%

CENTRAL REGION
10.9% of Missouri's Population



The Central region is composed of 19 counties, and its largest cities are Columbia and Jefferson City. The region is home to the University of Missouri's flagship campus and the state capital on the forested, rolling edge of the Ozarks. It's also home to the state's playground, Lake of the Ozarks, and Fort Leonard Wood. Top area industries include retail trade, farming, food services and construction.

Measure	Central	State Average	Regional Rank
Unemployment Rate – July '07	4.6%	5%	2
Per Capita Income - 2005	\$27,478	\$31,231	3
Per Capita Taxable Sales – 1Q '07	\$2,583	\$3,045	5

Quarterly Census of Employment and Wages
Top 10 High Growth Industries
(3-digit sub-sector)
1st Quarter 2007

Industry	Number of Firms	Average Employment	Total Wages	Average Weekly Wage	Percentage Growth from Prior Year
324 - Petroleum and coal products manufacturin	5	43	\$446,076	\$798	207.1%
487 - Scenic and Sightseeing Transportation	5	12	\$35,905	\$224	140%
525 - Funds, Trusts & Other Financial Vehicles	6	31	\$306,083	\$760	63.2%
485 - Transit and Ground Passenger Transport	36	880	\$3,423,770	\$299	38.6%
488 - Support Activities for Transportation	57	474	\$4,233,429	\$687	30.9%
519 - Other Information Services	9	142	\$1,708,574	\$923	25.7%
512 - Motion Picture & Sound Recording Ind	24	370	\$807,842	\$168	20.1%
331 - Primary metal manufacturing	10	454	\$6,805,794	\$1,154	20.4%
213 - Support activities for mining	3	7	\$37,957	\$417	16.7%
312 - Beverage and tobacco product manufacturi	15	150	\$858,890	\$441	16.3%

NORTHEAST REGION
4.5% of Missouri's Population



The Northeast region boasts the metro areas of Hannibal, Mark Twain's boyhood home and America's hometown; Moberly; and the medi-tropolis of Kirksville. Top industries include farming, retail trade, food services and construction.

Measure	Northeast	State Average	Regional Rank
Unemployment Rate – July '07	5.3%	5%	7
Per Capita Income - 2005	\$24,025	\$31,231	9
Per Capita Taxable Sales – 1Q '07	\$1,888	\$3,045	9

Quarterly Census of Employment and Wages
Top 10 High Growth Industries
(3-digit sub-sector)
1st Quarter 2007

Industry	Number of Firms	Average Employment	Total Wages	Average Weekly Wage	Percentage Growth from Prior Year
493 - Warehousing and Storage	18	871	\$5,967,431	\$527	100.7%
512 - Motion Picture & Sound Recording Ind	8	116	\$223,158	\$148	39.8%
446 - Health and personal care stores	51	548	\$3,931,925	\$552	36%
712 - Museums, Parks and Historical Sites	3	28	\$93,270	\$259	33.3%
711 - Performing Arts and Spectator Sports	16	52	\$248,783	\$370	30%
814 - Private Households	502	624	\$1,016,985	\$125	26.3%
314 - Textile product mills	6	41	\$156,374	\$296	24.2%
485 - Transit and Ground Passenger Transport	16	230	\$680,321	\$228	22.3%
443 - Electronics and Appliance Stores	46	221	\$1,058,146	\$369	20.1%
339 - Miscellaneous Manufacturing	22	520	\$3,833,173	\$567	20.1%

NORTHWEST REGION
4.4% of Missouri's Population



The Northwest consists of 18 counties stretching two-thirds of the way across the state. Its largest city is St. Joseph, birthplace of the Pony Express and Jesse James' last home. It also includes such gems as Amish Jamesport and sparkling Conception Abbey, Nodaway County. Top industries include retail trade, farming, food services, and construction.

Measure	Northwest	State Average	Regional Rank
Unemployment Rate – July '07	4.8%	5%	3
Per Capita Income - 2005	\$25,418	\$31,231	5
Per Capita Taxable Sales – 1Q '07	\$2,211	\$3,045	7

Quarterly Census of Employment and Wages
Top 10 High Growth Industries
(3-digit sub-sector)
1st Quarter 2007

Industry	Number of Firms	Average Employment	Total Wages	Average Weekly Wage	Percentage Growth from Prior Year
562 - Waste Management and Remediation Service	23	186	\$1,237,050	\$512	195.2%
332 - Fabricated metal product manufacturing	43	2,682	\$30,260,229	\$868	61.1%
311 - Food manufacturing	41	4,975	\$38,695,525	\$598	46.2%
314 - Textile product mills	7	24	\$97,139	\$316	33.3%
444 - Building Material & Garden Supply Stores	137	1,600	\$10,660,241	\$513	24.5%
485 - Transit and Ground Passenger Transport	19	537	\$2,032,877	\$291	23.2%
561 - Administrative and Support Services	221	4,778	\$26,123,661	\$421	20.8%
492 - Couriers and Messengers	15	209	\$1,981,663	\$731	15.5%
713 - Amusement, Gambling & Recreation Ind	63	716	\$2,717,227	\$292	14.4%
451 - Sporting Goods/Hobby/Book/Music Stores	28	261	\$735,304	\$217	10.1%

OZARK REGION
8.3% of Missouri's Population



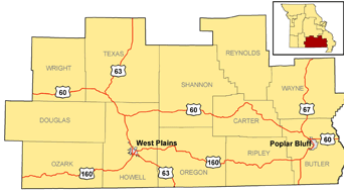
The Ozark region is where tradition and Missouri's changing economic climate meet. It's home to still-pristine Ozark forests and streams, internationally acclaimed Branson, the Springfield Cardinals, and a dynamic economy. Top industries in this area include retail (such as Bass Pro Shops), food services, construction and administrative and support services.

Measure	Ozark	State Average	Regional Rank
Unemployment Rate – July '07	3.9%	5%	1
Per Capita Income - 2005	\$27,394	\$31,231	4
Per Capita Taxable Sales – 1Q '07	\$3,549	\$3,045	1

Quarterly Census of Employment and Wages
Top 10 High Growth Industries
(3-digit sub-sector)
1st Quarter 2007

Industry	Number of Firms	Average Employment	Total Wages	Average Weekly Wage	Percentage Growth from Prior Year
519 - Other Information Services	13	48	\$487,583	\$781	33.3%
712 - Museums, Parks and Historical Sites	20	262	\$1,847,282	\$543	26%
112 - Animal production	20	121	\$685,579	\$437	21%
333 - Machinery manufacturing	47	3,153	\$35,527,231	\$867	19.6%
314 - Textile product mills	13	140	\$704,589	\$388	14.8%
524 - Insurance Carriers & Related Activities	382	3,958	\$47,387,883	\$921	14%
481 - Air Transportation	11	197	\$1,481,517	\$578	12.6%
721 - Accommodation	278	4,254	\$22,983,440	\$416	12.7%
451 - Sporting Goods/Hobby/Book/Music Stores	111	1,687	\$6,491,258	\$296	11.7%
492 - Couriers and Messengers	40	783	\$6,752,200	\$664	11.7%

SOUTH CENTRAL REGION
3.5% of Missouri's Population



The South Central region features bubbling springs, clear swift rivers such as the Ozark National Scenic Riverway, and forested hills. Mark Twain National Forest covers much of the area. Top industries include farming, retail trade, construction, food services, and wood products manufacturing.

Measure	South Central	State Average	Regional Rank
Unemployment Rate – July '07	5.9%	5%	9
Per Capita Income - 2005	\$21,943	\$31,231	10
Per Capita Taxable Sales – 1Q '07	\$1,934	\$3,045	8

Quarterly Census of Employment and Wages
Top 10 High Growth Industries
(3-digit sub-sector)
1st Quarter 2007

Industry	Number of Firms	Average Employment	Total Wages	Average Weekly Wage	Percentage Growth from Prior Year
115 - Agriculture and forestry support activit	8	47	\$228,432	\$377	30.6%
814 - Private Households	963	979	\$1,882,089	\$148	24.9%
523 - Financial Investment & Related Activity	14	47	\$763,769	\$1,250	23.7%
111 - Crop production	40	107	\$326,475	\$234	21.6%
541 - Professional and Technical Services	237	1,359	\$10,455,425	\$592	21.7%
448 - Clothing and Clothing Accessories Stores	40	190	\$594,697	\$241	20.3%
484 - Truck Transportation	204	1,208	\$8,751,480	\$557	13.6%
517 - Telecommunications	27	259	\$2,986,374	\$887	13.6%
512 - Motion Picture & Sound Recording Ind	8	46	\$146,347	\$247	12.2%
488 - Support Activities for Transportation	17	128	\$1,012,511	\$610	11.3%

SOUTHEAST REGION
5.8% of Missouri's Population



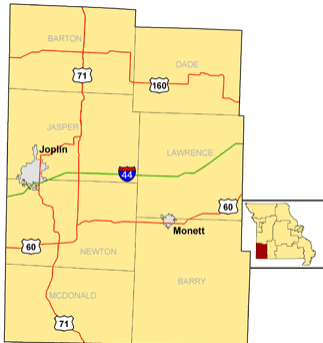
The Southeast region is where the rugged St. Francois mountains slope to the mighty Mississippi River, and contains such modern metro areas as Cape Girardeau, Poplar Bluff and Sikeston as well as French colonial Ste. Genevieve.

Measure	Southeast	State Average	Regional Rank
Unemployment Rate – July '07	5.9%	5%	10
Per Capita Income - 2005	\$24,630	\$31,231	7
Per Capita Taxable Sales – 1Q '07	\$2,487	\$3,045	6

Quarterly Census of Employment and Wages
Top 10 High Growth Industries
(3-digit sub-sector)
1st Quarter 2007

Industry	Number of Firms	Average Employment	Total Wages	Average Weekly Wage	Percentage Growth from Prior Year
712 - Museums, Parks and Historical Sites	4	22	\$32,469	\$114	29.4%
325 - Chemical manufacturing	17	396	\$4,878,943	\$949	28.6%
814 - Private Households	1,056	1,171	\$2,610,622	\$171	26.2%
115 - Agriculture and forestry support activit	67	466	\$3,168,445	\$523	24.3%
111 - Crop production	277	1,185	\$5,774,318	\$375	17.7%
312 - Beverage and tobacco product manufacturi	10	178	\$922,023	\$399	15.6%
531 - Real Estate	227	651	\$3,437,514	\$406	15.4%
454 - Nonstore Retailers	34	288	\$1,782,724	\$477	13.8%
518 - ISPs, Search Portals, & Data Processing	4	34	\$276,511	\$626	13.3%
488 - Support Activities for Transportation	41	425	\$3,122,629	\$565	12.1%

SOUTHWEST REGION
4.9% of Missouri's Population



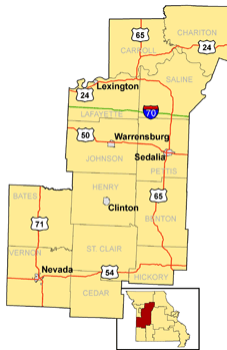
The Southwest region sits snugly on the western edge of the Ozark Plateau, and contains Joplin. It's bordered by prairie land, and boasts George Washington Carver National Monument in Diamond, MO and Harry S Truman's birthplace in Lamar, MO.

Measure	Southwest	State Average	Regional Rank
Unemployment Rate – July '07	4.8%	5%	4
Per Capita Income - 2005	\$24,316	\$31,231	8
Per Capita Taxable Sales – 1Q '07	\$2,695	\$3,045	4

Quarterly Census of Employment and Wages
Top 10 High Growth Industries
(3-digit sub-sector)
1st Quarter 2007

Industry	Number of Firms	Average Employment	Total Wages	Average Weekly Wage	Percentage Growth from Prior Year
314 - Textile product mills	4	50	\$227,139	\$352	38.9%
611 - Educational Services	28	263	\$1,320,396	\$386	27.1%
561 - Administrative and Support Services	202	4,265	\$16,709,776	\$301	19%
562 - Waste Management and Remediation Service	22	197	\$2,392,810	\$933	15.2%
712 - Museums, Parks and Historical Sites	4	16	\$90,646	\$436	14.3%
425 - Electronic Markets and Agents/Brokers	55	489	\$5,862,138	\$923	12.9%
551 - Management of Companies and Enterprises	43	2,609	\$40,388,390	\$1,191	10.8%
492 - Couriers and Messengers	13	242	\$1,862,680	\$593	11%
334 - Computer and electronic product manufact	6	676	\$3,932,076	\$447	9.6%
624 - Social Assistance	100	1,697	\$6,971,001	\$316	10.1%

WEST CENTRAL REGION
4.7% of Missouri's Population



The West Central region consists of 13 counties and the historic towns of Sedalia, Warrensburg and Marshall. Its three major lakes – Truman, Stockton and Pomme de Terre – offer tranquility, while Whiteman Air Force Base, home of the B-2 Stealth bomber, offers protection. Top industries are retail trade, farming, construction, food services and federal/military.

Measure	West Central	State Average	Regional Rank
Unemployment Rate – July '07	5.4%	5%	8
Per Capita Income - 2005	\$24,756	\$31,231	6
Per Capita Taxable Sales – 1Q '07	\$1,874	\$3,045	10

Quarterly Census of Employment and Wages
Top 10 High Growth Industries
(3-digit sub-sector)
1st Quarter 2007

Industry	Number of Firms	Average Employment	Total Wages	Average Weekly Wage	Percentage Growth from Prior Year
314 - Textile product mills	7	15	\$64,865	\$333	275%
316 - Leather and allied product manufacturing	5	18	\$48,732	\$208	125%
312 - Beverage and tobacco product manufacturi	3	8	\$25,054	\$251	33.3%
562 - Waste Management and Remediation Service	18	182	\$1,362,213	\$577	15.9%
488 - Support Activities for Transportation	26	214	\$1,470,915	\$528	12.6%
561 - Administrative and Support Services	184	2,248	\$9,805,396	\$336	12.1%
622 - Hospitals	7	1,223	\$10,266,008	\$646	9.7%
446 - Health and personal care stores	61	735	\$5,071,938	\$531	9.4%
813 - Membership Organizations & Associations	68	305	\$997,894	\$251	7.8%
814 - Private Households	557	704	\$1,102,183	\$120	7.7%

ST. LOUIS REGION
34.3% of Missouri's Population



The St. Louis region boasts one of America's great metropolises in the Gateway City, with almost ten Fortune 500 firms, world-class museums, restaurants, shopping, and sports (baseball's Cardinals, football's Rams). Leading industries include retail trade, professional and technical services, construction, food services and administrative and support services such as Edward Jones, Enterprise Rent-A-Car, AG Edwards and Anheuser-Busch.

Measure	St. Louis	State Average	Regional Rank
Unemployment Rate – July '07	5.2%	5%	6
Per Capita Income - 2005	\$37,932	\$31,231	1
Per Capita Taxable Sales – 1Q '07	\$3,236	\$3,045	3

Quarterly Census of Employment and Wages
Top 10 High Growth Industries
(3-digit sub-sector)
1st Quarter 2007

Industry	Number of Firms	Average Employment	Total Wages	Average Weekly Wage	Percentage Growth from Prior Year
487 - Scenic and Sightseeing Transportation	7	14	\$64,276	\$345	250%
519 - Other Information Services	35	173	\$1,742,029	\$776	183.6%
454 - Nonstore Retailers	221	4,644	\$75,173,276	\$1,245	68.6%
515 - Broadcasting (except Internet)	47	2,477	\$36,517,111	\$1,134	44.4%
314 - Textile product mills	72	1,609	\$10,550,213	\$504	30.3%
481 - Air Transportation	33	4,062	\$61,684,356	\$1,168	18.9%
525 - Funds, Trusts & Other Financial Vehicles	37	333	\$6,067,028	\$1,401	15.6%
517 - Telecommunications	144	12,857	\$292,512,762	\$1,750	12.9%
313 - Textile mills	13	280	\$5,558,492	\$1,527	11.6%
814 - Private Households	2,685	3,194	\$12,646,034	\$305	6.5%

Regional Profiles produced by MERIC, in cooperation with the Bureau of Labor Statistics.

2008-2012 Analysis of Impediments to Fair Housing Choice State of Missouri

Introduction/History

1997-2002

In 1997, the State completed an “Analysis of Impediments to Fair Housing Choice” study for the non-entitlement regions of the state. The study included a survey instrument, research materials and focus groups held with interested parties. The conclusions of the study identified five areas where impediments may occur. Those five areas were:

- A lack of available, affordable housing,
- The “income variable” low income, poor credit history,
- Education and the lack of understanding of the Fair Housing Law,
- Local ordinances and federal regulations that may create barriers to housing construction or that may provide barriers (difficulty) in access to financial assistance, and
- Discrimination.

Since the Consolidated Plan covered the five-year period between 1998 and 2002, the method of addressing one “category” per year from the list above was chosen. To implement the plan activities were separated into two classes:

1. Activities that the State would carry out.
2. Activities that the CDBG grantees would be required to carry out.

Previous to 1998, the State had asked grantees to study and draft their own individual Analysis of Impediments (AI) to Fair Housing Choice. Many communities complied with this request; however, the State determined that a statewide study and more logistic approach to the problem were necessary. Starting 1998, the State asked communities to provide an activity, in addition to their already required annual Fair Housing Furtherance, that would directly relate to the category of impediment chosen for focus that year. The State has and will continue to provide technical assistance material for the grantees to implement the AI related activity.

2003-2007

In 2003, the State conducted research to determine if the five impediments listed above were still valid. To do so, the State issued a survey to 3,462 recent homebuyers. The mailing list was generated with the assistance of the Missouri Housing Development Commission and the Missouri Economic Research and Information Center. The survey

included addresses from a cross-section of the state. The survey form was updated from the one used in 1997 and re-worded in areas to eliminate possible bias.

Out of 3,462 surveys distributed, 594 were returned for a return rate of roughly 18%. The survey responses were reviewed in a manner to provide any significant findings. The findings were first made as a comparison to the five areas of impediments identified in the first study with other significant results also noted.

The 2003 survey still supported the focus on the four categories of discrimination, education, income and regulations identified by the previous study. A review of the 2002 census showed that the fifth category of lack of affordable housing was also still a barrier.

Given the results of the survey, the State decided to continue the strategy of focusing on one impediment per year for the next five years. Each CDBG grantee was required to provide an impediment action for every year that their CDBG grant was open. For its part the State provided technical assistance to each community in every year.

2008-2012 Update

The process established through the CDBG Program (requiring grantees to address an impediment activity for every year they have an open grant) has accomplished an awareness and understanding for Fair Housing among the current local officials. The efforts taken at the local level among grantees is often creative and commendable. However, it is not reasonable to assume that the efforts generated in the first 5 years worth of strategy have alleviated the problem.

There is a necessity to perpetuate and sustain the awareness process in the five areas identified for two basic reasons:

1. CDBG grants are not provided to every community in the non-entitlement areas of the state every year. Hence, elimination of impediment activities may not have occurred in every community.
2. The officials of the community change with elections. Thus, the knowledge base may diminish regarding the subject at large, as well as the past local efforts to eliminate barriers.

For these two reasons, in addition to a review of the 2003 research, the State has decided the practice of focusing on one impediment area per year will remain. The 2003 survey had such a low return rate that the State deemed another survey imprudent at this time. The State also believes that a new survey would not yield new findings nor change the impediments that the State focused on.

Along that same vein, a comparison of 2006 and 2002 census data revealed that the impediment regarding the lack of affordable housing still holds true. The 2006 census revealed that 60% of mortgages in Missouri fall between \$100,000 and \$299,999 and that

28% of Missourians have a mortgage of 30% or more of their monthly income. The 2006 census also shows ownership for minorities is still weak.

Consequently, the State will maintain its focus on the original five impediments. Each CDBG grantee will still be required to produce an action for every year their CDBG grant is open. The State will continue to provide technical assistance to each community in every year. Additionally, the State will continue working with the Missouri Human Rights Commission and HUD to provide education and awareness statewide.

APPENDIX

The following information was collected from the websites of the Governor for the State of Missouri, the Missouri Human Rights Commission, the Missouri Secretary of State and the Department of Housing and Urban Development.

Missouri Commission on Human Rights

3315 West Truman Blvd.

P. O. Box 1129

Jefferson City, Mo 65102-1129

Phone: 573-751-3325

Toll Free Complaint Hotline: 1-877-781-4236

Fax: 573-751-3325

Email: mchr@dohir.mo.gov

The function of the commission shall be to encourage fair treatment for and to foster mutual understanding and respect among, and to discourage discrimination against, any racial, ethnic, religious or other group protected by this chapter, members of these groups or persons with disabilities. Section 213.020 RSMO

Pertinent Legislation and Regulations:

Missouri Revised Statutes Chapter 213-Human Rights.

<http://www.moga.mo.gov/STATUTES/C213.HTM>

Section 213.040 RSMO Unlawful housing practices--discrimination in housing--sufficient compliance with other standards--local government compliance--construction of law--housing for older persons, defined--conviction for controlled substances, effect--religious organizations, effect of.

<http://www.moga.mo.gov/statutes/C200-299/2130000040.HTM>

Section 213.041 RSMO Restrictive covenants, homeowners' association--limitations--procedure to delete violative restrictive covenants.

<http://www.moga.mo.gov/statutes/C200-299/2130000041.HTM>

Section 213.045 RSMO Discrimination in commercial real estate loans prohibited.

<http://www.moga.mo.gov/statutes/C200-299/2130000045.HTM>

Section 213.050 RSMO Discrimination in selling or renting by real estate agencies prohibited.

<http://www.moga.mo.gov/statutes/C200-299/2130000050.HTM>

Code of State Regulations: Division 60 Missouri Commission on Human Rights Chapter 4: Guidelines and Interpretations of the Fair Housing Sections of the Missouri Human Rights Act.

<http://www.sos.mo.gov/adrules/csr/current/8csr/8c60-4.pdf>

Commission on Human Rights—How to File a Complaint

Contact the Missouri Commission on Human Rights about filing a complaint if:

1. You believe you have been discriminated against by an employer, labor union or employment agency when applying for a job or while on the job because of your race, color, sex, religion, national origin, ancestry, age or disability, or believe that you have been discriminated against because of opposing a discriminatory practice or because you previously filed a complaint with the Missouri Commission on Human Rights.
2. You believe you have been discriminated against by a restaurant, hotel, gasoline station, theater, stadium or other place of public accommodations because of your race, color, sex, religion, national origin, ancestry or disability, or believe that you have been discriminated against because of opposing a prohibited practice or participating in an MCHR proceeding.
3. You believe you have been discriminated against by a landlord, real estate agent, home seller, home loan provider or any other person in regards to housing because of your race, color, sex, religion, national origin, ancestry, disability or familial status, or believe that you have been discriminated against because of opposing a prohibited practice or participating in an MCHR proceeding.
 - Charges may be filed in person or by mail.
 - MCHR will provide assistance in filing charges of discrimination. You must sign a charge form.
 - For help filling out a charge of discrimination form, contact any of MCHR's offices or use the toll free number or e-mail addresses listed below.
 - If you visit an MCHR office to file a charge and need special assistance, such as an interpreter, call or write beforehand to avoid delay.
 - You must file your charge with MCHR within 180 days of the most recent date of alleged discrimination. Federal law allows more time to file. Employment related charges can be filed up to 300 days after the last incident and housing related charges up to 365 days after the last incident.
 - For charges of employment discrimination only, you can download MCHR's Charge of Discrimination form on the links below. Fill it out and sign it and mail it to MCHR.
Charge of Discrimination(MCHR-27-PDF) <http://www.dolir.mo.gov/hr/27-AI.pdf>
Charge of Discrimination(MCHR-27-Word-Doc) <http://www.dolir.mo.gov/hr/27-AI.doc>
 - Call or email one of the offices below.
 - For charges of housing discrimination only, you can download MCHR's Housing Discrimination Information form. Fill it out and send it to one of the offices listed below.
Housing Discrimination Information Form (MCHR-34-PDF)
<http://www.dolir.mo.gov/hr/MCHR-34-AI.pdf>
Housing Discrimination Information Form (MCHR-34-Word-Doc)
<http://www.dolir.mo.gov/hr/MCHR-34-AI.doc>

MCHR - Jefferson City
PO Box 1129
Jefferson City, MO 65102-1129
mchr@dolir.mo.gov

MCHR - St. Louis
111 N. 7th Street, Suite 903
St. Louis, MO 63101
mchr@dolir.mo.gov

Toll Free Complaint Hotline: 1-877-781-4236

U. S. Department of Housing and Urban Development

451 7th Street S.W.

Washington, DC 20410

Telephone: (202) 708-1112

TTY: (202) 708-1455

www.hud.gov

Office of Fair Housing and Equal Opportunity

Department of Housing and Urban Development

Room 5204

451 Seventh St. SW

Washington, DC 20410-2000

For Iowa, Kansas, Missouri, and Nebraska:

Kansas City Regional Office of FHEO

U.S. Department of Housing and Urban Development

Gateway Tower II

400 State Avenue, Room 200

Kansas City, Kansas 66101-2406

(913) 551-6958

1-800-743-5323

TTY (913) 551-6972

Housing Discrimination Complaints

Housing discrimination based on your race, color, national origin, religion, sex, family status, or disability is illegal by federal law. If you have been trying to buy or rent a home or apartment and you believe your rights have been violated, you can file a fair housing complaint.

There are several ways to file a complaint:

- **You can file a complaint using HUD's online form:**
- <http://www.hud.gov/offices/fheo/online-complaint.cfm>
- **You can call toll free 1-800-669-9777**
- **You can complete a form, and drop it in the mail to:**
Office of Fair Housing and Equal Opportunity
Department of Housing and Urban Development
Room 5204
451 Seventh St. SW
Washington, DC 20410-2000
- You can write HUD a letter with:
 - Your name and address
 - The name and address of the person your complaint is about
 - The address of the house or apartment you were trying to rent or buy
 - The date of the incident when this occurred.
 - A short description of what happened.
 - Then mail it to the Fair Housing Hub closest to you –see address above for the Kansas City Regional Office

Missouri Department of Labor & Industrial Relations

Commission on Human Rights

About Us

The Missouri Commission on Human Rights (MCHR) was created by the 69th General Assembly in 1957 and became a permanent agency in 1959. In 1961 the Fair Employment Practices Act was passed, in 1965 the Public Accommodations Act was passed and in 1972 the Fair Housing Act was passed. In 1986 these three (3) laws were consolidated under [Chapter 213 RSMo as the Missouri Human Rights Act](#). The MCHR is the state agency charged with enforcing Chapter 213, RSMo.

The basic powers and duties of the MCHR are to prevent (through education and outreach) and eliminate (through enforcement) discrimination. Persons who believe that they have been discriminated against because of a factor they can't change can file a complaint on a form provided by the Commission, but these complaints must be "filed" within 180 days of the latest date of discrimination. The MCHR is only authorized to investigate complaints in employment, public accommodations and housing and only if the reason for the alleged discrimination is on account of that person's protected status of race, color, religion, national origin, ancestry, sex, disability, age (40 - 69) (in employment only) and familial status-families with children under the age of 18 (in housing only).

Vision and Mission Statements

Vision – The MCHR envisions a bias-free society.

Mission – To develop, recommend and implement ways to prevent and eliminate discrimination claims through enforcement of the Missouri Human Rights Act.

The Law

"Any person claiming to be aggrieved by an unlawful discriminatory practice may make, sign and file a written complaint with the Commission within 180 days of the alleged discrimination. The complaint must state the name and address of the person alleged to have committed the unlawful discriminatory practice. The complaint must also state the particulars and such other information as may be required by the commission. The complainant's agent, attorney or the attorney general may make, sign and file such complaint."

The Process

The Commission staff receive and investigate these complaints. During investigation, the Commission acts as a neutral factfinder. If the investigation shows probable cause to believe discrimination occurred, attempts are made to conciliate the matter.

If conciliation attempts fail, the chairperson of the Commission may order a public hearing to be held. The case is presented at the hearing by the Office of the Attorney General. (In housing cases only, the parties have the right to choose to have their case heard in circuit court rather than in public hearing).

The hearing process is to determine if the respondent has committed an unlawful discriminatory practice. If the Commission finds that an unlawful discriminatory practice has occurred, it may order the respondent to stop the unlawful acts and to provide appropriate remedies such as monetary damages, jobs or housing. After hearing all the evidence, if the Commission finds no unlawful discrimination occurred, the complaint is dismissed.

Either party has the right to appeal the Commission's final decisions or orders to the circuit court of Cole County. If necessary, the Commission may obtain a court order to enforce its decisions and orders. If an appeal to the court is made, the Attorney General's office represents the Missouri Commission on Human Rights in the court proceeding. A case may be appealed up to the Missouri Supreme Court.

Complainants may bypass the administrative complaint process and take their case to court. To do so, Complainants must request their notice of right to sue in writing with the Commission and be prepared to go to court within 90 days of its issuance of their right to sue.

Commission Meetings

Meetings of the Commission are open to the public and are held quarterly.

The Commission's website is <http://www.dolir.mo.gov/hr/>

Main Office

P. O. Box 1129

3315 West Truman Boulevard.

Jefferson City, MO 65102-1129

Missouri Department of Labor & Industrial Relations
Commission on Human Rights
Fact Sheet

Frequently Asked Questions

Q. What posters are required to be posted by the Missouri Commission on Human Rights (MCHR)?

A. The MCHR requires every employer, labor organization and employment agency in the state to post an MCHR Equal Employment Opportunity poster in a place where they put other employee notices or in a conspicuous place where employees will have access to it. All persons and businesses involved in the sale or rental of dwellings are required to post the MCHR Fair Housing poster in their business office. All places of public accommodations are required to post the MCHR's Fair Public Accommodations poster in their place of business. These posters are available to be downloaded from this website. Click on [Download Forms/Posters](#) on the [MCHR's Index page](#).

Q. My boss is treating me differently than other employees. I am constantly being yelled at, criticized and harassed. Is there anything you can do?

A. MCHR cannot investigate these claims unless the boss' actions are due to one of our covered categories. There are no laws to protect employees from this kind of treatment unless the boss is only directing this behavior toward one protected class of workers and not others.

Q. I was terminated and my boss is refusing to give me my final pay.

A. Refer to the [Division of Labor Standards](#) (573)751-3403.

Q. I was terminated and my boss is refusing to pay me for unused vacation time.

A. Refer to the [Division of Labor Standards](#) (573)751-3403.

Q. I was hired for a position and when I reported to work, I was told that they had changed their mind. Is there anything I can do?

A. Missouri is an "Employment at Will" state. An employee can be hired and fired at any time for any reason. However, if the reason is because of a person's race, color, religion, national origin, ancestry, sex, disability or age (40-69), it may be a violation of the [Missouri Human Rights Act](#).

Q. Can my employer fire me for missing work even if I have a doctor's excuse?

A. Depending on the severity of the illness, the employee may qualify for [FMLA \(Family Medical Leave Act\)](#). If they do not, then no protection exists except for categories covered by the [Missouri Human Rights Act](#).

Q. I was hurt on the job and my employer terminated me.

A. Refer to the [Division of Workers' Compensation](#) (573)751-4231.

Q. I have an employee who is on maternity leave. Do I have to keep her position open?

A. Yes, if the employee is covered by [FMLA \(Family Medical Leave Act\)](#). Also, if you keep positions open for other temporary medical problems, you must do the same for pregnancy. Otherwise it can be considered as treating an employee who is pregnant differently based on her sex.

Q. Do I have to let a pregnant employee work until she has a doctor's release, or can I relieve her of her duties now?

A. The employee should be allowed to work until her doctor tells her she must quit work.

Q. Can I change a pregnant employee's duties?

A. Not unless she has a doctor's excuse.

Q. How do I get a copy of my commission complaint file?

A. You must make a written request that includes name of file and file number. The Commission can only release copies of your file after the case is closed. Send your request to:

**Missouri Commission on Human Rights
P.O. Box 1129
Jefferson City, MO 65102-1129.**

Q. What is a Right to Sue letter?

A. The Missouri Human Rights Act has a provision that a person who filed a complaint with MCHR can bypass the administrative process and take their case directly to the state courts. However, before filing in court, you must request a ["Right to Sue"](#) letter from MCHR. We issue this by letter and then close our case. Send your request to the assigned investigator.

Q. Why can't I get my determination information BEFORE I request my Right to Sue so I can better decide what to do?

A. The law states that the request for a ["Right to Sue"](#) letter, must be made BEFORE the Commission enters its determination on your case. Once a case is closed, it is too late to get a ["Right to Sue"](#) letter.

Q. How long do I have to file a complaint?

A. A complaint must be filed with MCHR within 180 days from the last date of discrimination. If it is an employment situation that happened more than 180 days ago but less than 300, the [Equal Employment Opportunity Commission \(EEOC\)](#) can investigate your complaint. If it is a housing situation that occurred more than 180 days ago but less than 365, the [Department of Housing and Urban Development \(HUD\)](#) can investigate.

Q. Do you represent me?

A. No. MCHR is a neutral fact-finding agency during investigations. MCHR's job is to investigate each complaint to determine if there is evidence that a violation of the law has occurred. If it is determined that there is probable cause to believe discrimination has occurred, then the state has an interest in preventing and eliminating discrimination.

Q. I hurt my back. Doesn't my employer have to provide me with an accommodation?

A. Not unless your condition substantially limits one or more major life activity. These are defined as walking, talking, seeing, hearing, breathing, etc. Working has also been defined as a major life activity. Accommodations for disabilities of employees must also be reasonable to the situation.

Q. I filed a complaint with the EEOC or with HUD. Do I have to file one with MCHR too?

A. No, if you were employed in Missouri or rent or buy property in Missouri, the EEOC or HUD will automatically dual-file the complaint with MCHR as part of our Dual-Filing Agreement with these two federal agencies.

Q. What is discrimination?

A. Discrimination is treating a person, or a group of persons worse than others are treated under the same or similar circumstances, or denying a person or persons the same benefits or privileges provided to others because of that person's race, color, sex, age, national origin, ancestry, religion or disability or familial status (families with children).

Q. What is familial status discrimination?

A. It is the practice of treating families with children under the age of 18 differently with regard to the terms and conditions of housing. It is also illegal to advertise "no children" in ads for housing.

Q. Can an employer refuse to hire me because I am pregnant?

A. No, not as long as you are qualified and capable of performing the essential functions of the job.

Q. What kind of questions shouldn't I ask in an interview?

A. Any questions about race, ethnic origin, age, or sex are prohibited. If the person has a recognizable disability, an employer can ask if the person will need a specific accommodation to perform the essential functions of the job. MCHR has a brochure that describes the types of questions that are and are not acceptable. The brochure is titled the **Revised Guide to Pre-Employment Inquiries** and is available free of charge by contacting any of our [offices](#) or by double-clicking on [Pre-Employment Inquiries](#) at the beginning of this page.

Q. Am I covered if I believe that I was discriminated against because I am gay?

A. No. The Missouri Human Rights Act does not offer protection based on sexual orientation. However, the cities of St. Louis, Kansas City and Columbia protect against sexual orientation discrimination.

Q. Can my employer talk to me any kind of way?

A. There is no law against a rude employer unless the employer makes offensive racial or sexual comments or offensive comments about age, disability or other protected categories.

Q. What if I believe my former employer is "black-balling" me when a potential new employer is calling for a reference?

A. This is not necessarily illegal. However, if the employer is doing this because you filed a discrimination complaint against them, this could be considered retaliation and that is covered under the Missouri Human Rights Act.

Q. Will the Commission on Human Rights and EEOC or HUD both investigate my complaint?

A. No, only one agency investigates and then shares the results with the other agency. Either MCHR, HUD or EEOC will determine who will investigate the complaint.

Q. How long does an investigation usually take?

A. This varies depending upon the complexity of the case and how cooperative the parties are. We usually complete an investigation within six months, although it could be much shorter or longer than this.

Q. What are the remedies to a discrimination complaint?

A. These vary depending upon the alleged harm that occurred. You can get back-pay in discharge cases, a job in failure to hire cases, the apartment in failure to rent cases and you can also get a monetary remedy for deprivation of civil rights, emotional suffering and humiliation.

Q. What if I want to settle my case rather than proceed to court?

A. We always encourage the parties to consider settlement. In fact, shortly after the complaint is filed, we will ask the parties to discuss settlement with our Early Resolution staff. Settlement effectively ends the case.

Q. Who has the burden of proving discrimination?

A. The complainant must prove they are a member of a protected category, that something bad happened to them and that there is a connection between the bad thing and their protected category. The burden then shifts to the respondent to articulate a legitimate, non-discriminatory reason for what happened. At that point the burden shifts back to the complainant to show the reason given by the respondent was not the real reason, but a pretext to discriminate.

Q. Am I required to tell my employer about sexual harassment I am experiencing before filing a discrimination complaint with the MCHR?

A. Yes and No. If the sexual harassment is "quid pro quo" sexual harassment, meaning sex has been made a term or condition of your employment by a supervisor, you do not have to tell them first. If the sexual harassment is "hostile environment," you have to tell a person in a position of authority UNLESS you can prove that the employer has a record of not doing anything even if you report it. If you do not report a "hostile environment" complaint, the employer MIGHT be able to get out of liability.

Q. What is the legal definition of sexual harassment?

A. Sexual harassment is defined as any behavior of a sexual nature that is unwelcome. It includes verbal comments as well as physical touching, as well as "dirty" pictures or lewd jokes. Situations are analyzed on a case-by-case basis

91.315(I) Institutional Structure

The institutional structure for the housing strategy will be to continue to integrate the public, private and non-profit sectors into the affordable housing delivery system in the state. MHDC and the Department of Economic Development will provide financing, tax credit and technical assistance to public, private and non-profit organizations involved in affordable housing. MHDC and DED will continue to coordinate their efforts with other federal, state and local agencies to expand affordable rental housing and homeownership opportunities for low and moderate income families in Missouri.

Gaps in Institutional Structure

There are some gaps in the institutional structure of the Consolidated Plan which are briefly summarized in this section. MHDC has identified the need for more non-profit community housing development organizations (CHDO's) in rural areas of the state. MHDC will provide technical support and educational opportunities for non-profit organizations that are interesting in becoming CHDO's. The Balance of State Continuum of Care has begun to take shape as an integral planning and operating tool within the state. MHDC will continue to work with private and nonprofit agencies to create a network that allows available assistance is received by those Missourians who need it the most.

Coordination

Affordable Rental Housing

MHDC works with developers of affordable rental housing including; non-profit and private developers; community housing development organizations; community action agencies; public housing authorities; financial institutions and local, state and federal housing agencies to construct and rehabilitate affordable rental housing in Missouri. MHDC and the Department of Economic Development also work cooperatively to provide greatly needed social services for tenants in rental housing developments.

Affordable Homeownership

MHDC partners with mortgage lenders, real estate professionals and non-profit organizations to provide affordable homeownership opportunities to low and moderate-income families primarily through the Mortgage Revenue Bond Program for first-time homebuyers.

MHDC and the Department of Economic Development will continue to coordinate their efforts with all of their various partners in the implementation of the 2008-2012 State of Missouri Consolidated Plan.

Anti-Poverty Strategy 91.315(j)

The state's anti-poverty strategy is addressed in the Department of Social Services current strategic plan. Attached is the executive summary of the Department's plan, showing the core functions and the outcomes.

**MISSOURI HOUSING DEVELOPMENT COMMISSION
LOW-INCOME HOUSING TAX CREDIT QUALIFIED ALLOCATION PLAN**

The following is excerpted from the MHDC Qualified Allocation Plan.

A full copy of the QAP may be obtained at <http://www.mhdc.com>.

GENERAL PROGRAM INFORMATION

A. Purpose and Goals

The Missouri Housing Development Commission (“MHDC” or the “Commission”) has been designated by the Governor of the State of Missouri (the “State”) as the Housing Credit Agency for the State. This designation gives MHDC the responsibility of administering the Federal Low Income Housing Tax Credit Program (“LIHTC” or “Tax Credits”) established by the Tax Reform Act of 1986 and codified as Section 42 of the Internal Revenue Code (the “Code”). The responsibilities of a Housing Credit Agency are defined in Section 42(m) of the Code, as amended.

One of the statutory duties of the Housing Credit Agency is to prepare a Qualified Allocation Plan (the “Plan”). The purpose of this Plan is to set forth the process that MHDC will use to administer the LIHTC program in Missouri.

MHDC’s goal is to use the federal tax credits allotted under Section 42 of the Internal Revenue Code of 1986, as amended (the “Code”), and state tax credits under Section 135.350 et seq. of Chapter 135 of the Missouri Revised Statutes (the “State Tax Relief Act”), to the maximum extent possible, as an additional financial incentive for the creation and maintenance of rental housing units for low and very low-income households in the State. The specific goals are as follows:

1. To create safe, decent and affordable rental units for households having the lowest incomes;
2. To maintain the affordability of the rental units for the longest period of time possible;
3. To assist in the provision of financially viable, market appropriate housing in the areas of greatest housing need in the State;
4. To assist in the provision of quality housing at a reasonable cost to meet a variety of needs, including family, elderly and special need populations;
5. To provide opportunities to a variety of qualified applicants, both for-profit and non-profit, and for a variety of housing development sizes;
6. To allocate only the amount of credit that MHDC determines to be necessary for the financial feasibility of a development and its viability as a qualified low-income housing development throughout the credit period;
7. To allocate tax credits to rental housing developments which provide the greatest overall public benefits; and
8. To allocate tax credits to as many rental housing developments as possible, considering the cost, size, location, and the income-mix of proposals.

B. Amount of Credit Available

The amount of annual Tax Credits allotted by the federal government to each state is determined by the state’s population (“per capita credits”). The amount of “per capita” credit for the State shall be announced in the Notice of Funding Availability (“NOFA”) to precede the application round. The annual amount of state tax credit is equal to the amount of federal credits.

The total amount of federal tax credits available for allocation in any one year is the sum of the following components (“housing credit ceiling”):

1. **Per capita credits.**
2. **Carry forward credits** - Should MHDC be unable to allocate all allotted credits in any one year, the unused credits will be carried forward for allocation in the succeeding year.
3. **Returned credits** - Credits that are returned from developments that received an allocation in previous years may be made available for allocation in the year the credits are returned or the succeeding year if returned after September 30th.
4. **National pool credits** - If MHDC is able to allocate the entire amount of federal credits available in any one year, the State is then eligible to receive additional credits from a pool of credits returned unused by other states.

The state tax credits are also available for allocation as a result of the State Tax Relief Act. The legislation provides that any development that is eligible for an allocation of the federal tax credit is eligible for an allocation of the state tax credit. Therefore, the contents of this Plan, except where otherwise noted, also apply to the allocation of state tax credits. The number or percentage of state credits in proportion to the Federal credits may be reduced by the State legislature, making any allocation subject to said change in the authorizing statute.

Tax-exempt private activity bond financed developments are eligible for federal and state tax credits without having to compete for an award from MHDC's annual housing credit ceiling. However, these developments are subject to review by MHDC and shall be rated and ranked by the Commission for recommendation to the Department of Economic Development for an allocation of private activity bonds. Such developments are required by Section 42(m)(1)(D) of the Code to satisfy the requirements for an allocation of federal credits under this Plan and are also subject to MHDC's compliance monitoring requirements. The allocation of Federal credits does not guarantee an allocation of State credits.

C. Maximum Credit Award

The maximum amount of annual federal or state tax credits that may be awarded to any individual proposal is \$700,000. MHDC, in its sole discretion, may make exceptions on a case-by-case basis when justified by development size and feasibility.

Tax exempt bond financed developments receiving allocations outside the housing credit ceiling cap will not be limited in the amount of federal tax credits awarded. However, any individual development is limited to \$700,000 in annual State tax credits. The Commission, in its sole discretion, may make exceptions on a case-by-case basis when justified by development size and feasibility. The State credit is not an automatic credit, and approval is subject to Commission action.

D. Eligibility Cycle Information

Applicants wishing to receive credits from MHDC's annual housing credit ceiling or credits for tax-exempt bond-financed developments must submit an application in accordance with the requirements of this Plan. MHDC shall set forth the protocol and timing for the submission of applications in the Developer's Guide to MHDC Multifamily Programs (the "Developer's Guide") as it may be amended from time-to-time. The Developer's Guide includes the processes and forms required for participation in the low-income housing tax credit, HOME, and Fund Balance financing programs from application through completion of construction and cost certification. MHDC will hold one eligibility cycle per allocation year.

A full copy of the QAP may be obtained at <http://www.mhdc.com>.

Performance Measures

The Performance Measures system includes Objectives, Outcome Measures and Indicators. In the System, there are three overarching objectives and three categories of outcomes.

The objectives are Creating Suitable Living Environments; Providing Decent Affordable Housing; and Creating Economic Opportunities. The Outcome Categories are: Accessibility/Availability; Affordability and Sustainability. There is a specified list of output indicators that Grantees would report on as appropriate to their chosen objective and outcome. The Working Group is confident that the list is broad enough so that the results of a significant amount of activities of each of the programs will be reported. Most of the output indicators required by the System do not require additional data collection or reporting.

As proposed, grantees would use this System in their five-year Consolidated Plans and Annual Action Plans, but are free to add objectives, outcomes and indicators specific to their state or local initiatives or priorities. Modifications to existing HUD reporting requirements and mechanisms, such as IDIS and the PER will be made to include these outcomes, indicators and appropriate data variables.

The System has been designed to enable grantees and HUD to tell Congress and OMB about many of the benefits provided by the programs. Our goal is to have information to aggregate results across the broad spectrum of programming at the city, county and state level funded by these block grants. In addition, grantees are encouraged to utilize this performance measurement system as the basis for assessment and management of their programs.

Based on their intent when funding them, Grantees would determine under which of the three objectives to report the outcomes of their projects and activities. Similarly, once the objective is chosen, then the Grantee would also choose which of the three outcome categories best reflects what they are seeking to achieve (the results) in funding a particular activity. Next, Grantees would choose from a list of indicators (also known as outputs) to report on, and supply the data for those indicators to HUD.

The System maintains the flexibility of the block grants programs, as the objectives and outcomes are determined by the grantees based on the intent of the project and activity. While program flexibility is maintained, the System offers a specific menu of objectives, outcomes and indicators so that reporting can be standardized and the achievements of these programs can be aggregated to the national level.

OBJECTIVES

Suitable Living Environment

In general, this objective relates to activities that are designed to benefit communities or groups of families by addressing issues in their living environment.

Decent Affordable Housing

The activities that typically would be found under this objective are designed to cover the wide range of housing that is possible under HOME, CDBG, HOPWA or ESG. It focuses on housing programs where the purpose of the program is to meet individual family or community needs and not programs where housing is an element of a larger effort (that would be captured above under Suitable Living Environment).

Creating Economic Opportunities

This objective applies to the types of activities related to economic development, commercial revitalization or job creation.

OUTCOMES

Availability/Accessibility

This outcome category applies to activities which make services, infrastructure, housing, or shelter available or accessible to low income people. In this category, accessibility does not refer only to physical barriers, but also to making the affordable basics of daily living available and accessible to low and moderate income people where they live.

Affordability

This outcome category applies to activities which provide affordability in a variety of ways in the lives of low and moderate income people. It can include the creation or maintenance of affordable housing, basic infrastructure hook-ups, or services such as transportation or day care.

Sustainability: Promoting Livable or Viable Communities

This outcome applies to projects where the activity or activities are aimed at improving a neighborhood by helping to make it livable or viable for principally low and moderate income people through multiple activities, or by providing services that sustain communities or sections of communities.

Output Indicators

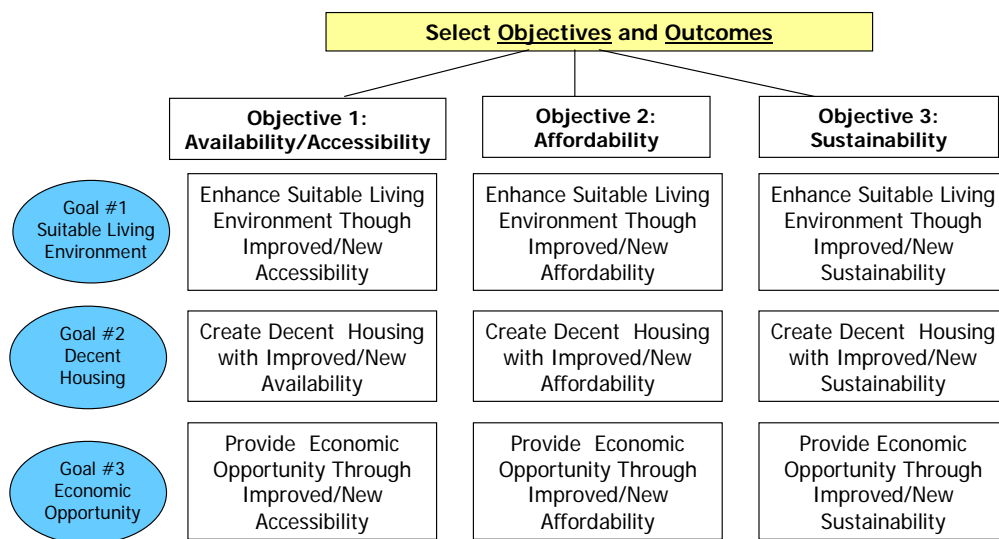
There are certain indicators that are required; the rest of the indicators reported will depend on the activity funded and source of funding (CDBG, HOME, ESG or HOPWA). The CDBG program implemented the performance measures system on a limited basis for 2006. HOME, ESG and HOPWA implemented the system in 2007.

Each outcome category can be connected to each of the overarching objectives, resulting in a total of nine groups of outcomes under which grantees would report the activity or project data to document the results of their activities or projects. They are activities or projects that provide:

- Accessibility for the purpose of creating suitable living environments
- Accessibility for the purpose of providing decent affordable housing
- Accessibility for the purpose of creating economic opportunities
- Affordability for purpose of creating suitable living environments

- Affordability for the purpose of providing decent affordable housing
- Affordability for the purpose of creating economic opportunities
- Sustainability for the purpose of creating suitable living environments
- Sustainability for the purpose of providing decent affordable housing
- Sustainability for the purpose of creating economic opportunity

Outcomes



The following tables show the projected performance for the years covered by this plan (2008-2012), and the actual performance numbers (where available) for 2005 and 2006. Actual data for 2007 is not yet available.

Notes on these tables:

- No numbers are currently projected for measure DH-2 for HOME, as the American Dream Downpayment Initiative is not expected to be funded.
- Actual performance numbers for SL-3 for CDBG are somewhat skewed for 2006, as several large-scale disaster relief projects closed during that year. Beneficiaries near that number are not projected for the future.